176
BENGAL SECRETARIAT LIBRARY

THE

# FORTY-FIRST REPORT

OF THE

## UNCOVENANTED SERVICE

# FAMILY PENSION FUND,

FOR

## 1877-78.

WITH

## AN APPENDIX

IN THREE PARTS.

CALCUTTA:
PRINTED AT THE "CALCUTTA ADVERTISER" PRESS,
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1879.

# UNCOVENANTED SERVICE

# FAMILY PENSION FUND,

*Established 11th April 1837.*

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## Patron:

THE VICEROY AND GOVERNOR-GENERAL OF INDIA, *Ex Officio.*

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## Treasurer:

THE SECRETARY & TREASURER, BANK OF BENGAL.

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## Directors:

Mr. G. A. D. ANLEY, ... *Chairman.*
„ D. W. MADGE, ... *Deputy-Chairman.*
„ G. W. KELLNER, C. S. I, ... *Additional Director.*

Mr. J. H. BELCHAMBERS.
„ W. D. BRUCE.
REV. W. H. BRAY.
Mr. R. C. CARRINGTON.
„ J. DILLON.
„ J. F. HARRISON.
Mr. C. R. KIERNANDER.
„ J. KIMBER.
„ R. SCOTT MONCRIEFF.
Dr. V. RICHARDS.
Mr. G. C. SCONCE.

*Corresponding and Recording Secretary,* W. H. RYLAND.
*Accountant and Collector,* ... ... H. ANDREWS.
*Consulting Physician,* C. T. O. WOODFORD, M.D., F. R. C. S., Lond.

*Auditors,* ... ... ... { G. W. MACLEOD. H. RONALDSON.

*Actuary,* ... ... ... { A. G. FINLAISON, *National Debt Office, London.*

*London Agents,* ... ... { Messrs. COUTTS & Co., 59 *Strand.*

*Office—14 Kyd Street, Calcutta.*

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# PROCEEDINGS

AT A

## GENERAL MEETING OF SUBSCRIBERS

TO THE

## UNCOVENANTED SERVICE FAMILY PENSION FUND,

HELD AT THE

TOWN HALL,

*On Saturday the 24th January* 1879.

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PRESENT:

Messrs. B. Anderson, H. Andrews, G. A. D. Anley, F. Bond, F. R. Boyce, R. C. Carrington, T. A. Counsell, W. H. Edmunds, G. M. Goodricke, A. L. Home, W. T Kemp, W. A. Kraal, C. G. Longhurst, G. W. Macleod, D. W. Madge, M. A. Mendes, J. G. Moffet, R. S. Moncrieff, S. U. Phipps, W. H. Ryland, T. H. Wickes.

Mr. R. Scott Moncrieff having been invited to take the Chair, addressed the meeting, stating that the Annual Report of the Directors, which they had assembled to receive, had been circulated some days previously amongst the Subscribers in Calcutta, and the neighborhood, and as all those present had doubtless made themselves acquainted with its contents, the report might be considered as read.

It disclosed, he thought, a very satisfactory state of affairs from the vitality and progress which was exhibited.

The fund now numbered upwards of 1,600 members, and the Capital by a system of careful management amounted to nearly 61 lacs of Rupees; a degree of advancement which must have far exceeded the most sanguine expectations of the first founders of this excellent institution, who deserved to have their names permanently remembered for the wisdom and forethought displayed in this provident scheme of benevolence, which with few changes and amendments had continued to flourish, and had attained so much success.

The present General Meeting had been convened in accordance with the rules, and though not very numerously attended, that very fact tended to show that the members had full confidence in the management, and that the proceedings mentioned in the Report had the approval generally of those to whom the Report had already been largely circulated.

The most noticeable feature in it was the suspension of rule 45*a*, which had been introduced tentatively in deference to the wishes of a great many who considered that complete exemption from payment of subscription after a certain number of years, with a scale of pensions proportionate to payments, might be introduced without hazard to the Fund.

The innovation was not received without considerable misgiving on the part of some of the Directors, and others opposed to it, and it was also contrary to the opinion of the actuary. It was supported, however, by a majority of votes, and the rule was brought into operation from the 1st May 1877.

The old subscribers, who had fulfilled the conditions, were admitted to the benefits of the rule, and a list of them would be found in the statements accompanying the report. The result however had been most anxiously watched by the Directors, and the short experience of twelve months, during which the rule was in force, had sufficed to prove that its effect would be most disastrous, and that a longer continuance of it would seriously affect the abatements granted to the whole body of subscribers, to whom it was unjust, as the tables, by which the valuations were computed and the subscriptions were regulated, had been constructed for whole lives and not for terminable periods. The Directors had accordingly taken the earliest opportunity of consulting the Actuary of the Fund as well as Dr. Coe, and, acting on their advice, the rule had been suspended by a circular issued on the 25th May 1878, had been approved by a majority of 649 against seven votes received upon the question. The rule was thus held in abeyance, and the Directors intended shortly to recommend its abolition.

Relieved of this incubus, it was to be hoped that the value of the contributions which had been to some extent depreciated, as the Actuary reports, would resume a more favorable proportion to the liabilities, and leave a better surplus.

Another matter which forced itself upon their attention was the very considerable loss sustained from the low rate of exchange for pensions payable in England, as pointed out in para. 14 of the report, a loss in which, he was sorry to say, he could perceive no prospect of improvement, and which fully justified caution

in disposing of the surplus balances. He was sure the Directors, in dealing with this question, were fully alive to the interests of the Fund, and that in apportioning the rates of abatement for the ensuing year, they would act as liberally towards the subscribers as the perfect security of the Fund, which was the first consideration, would permit.

Mr. D. W. Madge then proposed, and Mr. Anderson seconded, the resolution :—

I. "That the report be received and published" which was carried unanimously

The Chairman stated that the next business was the election of three Directors in place of those who were about to retire by rotation under Rule 5, among whom he was sorry to find the name of Mr Boyce, who had ably presided over the Board since the lamented death of Mr. Woodrow ; but before proceeding to the nomination of new members, he could not refrain from alluding to the very onerous nature of the duties undertaken and performed by the Directors as compared with other similar institutions, in wnich there was a paid management, and he had to acknowledge the very great obligation under which the subscribers were placed by tne devotion of such a large share of time and attention as the affairs of the Fund demanded.

He also noticed the good services rendered by the Secretary and Officers of the Fund, whose work must be heavy and increasing; and concluded by moving a vote of thanks to the Directors and to their Chairman Mr. Boyce, which was unanimously agreed to.

The votes being taken and scrutinized, Messrs. W. Duff Bruce, D. W. Madge, and Mr. Scott Moncrieff were declared to be elected.

Mr. Anley rose to express the very great regret which he himself and his colleagues on the Direction felt at the loss of the services of their Chairman, Mr. Boyce, and bore testimony to the eminent ability, zeal, and discretion with which he had on all occasions conducted their deliberations and advised them on the many difficult questions which frequently came before them.

In order to secure to the Fund permanently the benefit of such valuable guidance and counsel, and adopting the precedent in the case of Mr. G. W. Kellner, of whom Mr. Boyce was a worthy successor, he begged to propose that Mr. Boyce be elected an additional Director under the final clause of Rule 5, and moved the following resolution :—

II. "That a Circular be addressed to the subscribers recommending that Mr. F. R. Boyce be elected a permanent additional Director under the provisions of Rule 5," which being seconded by Mr. Moffet, was carried unanimously.

The Meeting closed with a vote of thanks to the Chairman.

R. SCOTT MONCRIEFF,

*Chairman.*

BENGAL SECRETARIAT LIBRARY



# THE FORTY-FIRST REPORT

OF THE

# Uncovenanted Service Family Pension Fund,

## FOR THE YEAR 1877-78.

THE DIRECTORS have pleasure in placing before the Subscribers, the following Report of the operations, and the financial results of the Fund for the year 1877-78, together with a general review of their proceedings up to the end of December 1878.

2. When submitting the Annual Report for the year 1876-77, the Directors, for reasons therein set forth, were not in a position to give the final results of the valuation of the Assets and Liabilities of the Fund, as they stood on the 30th April 1877, but further explanation received from the Actuary, though it did not fully supply all the information necessary, led the Directors to adopt for administrative purposes, the valuation furnished by Mr. Finlaison as below:—

| Valuation, 1st May 1877. | Widows' Branch. | Children's Branch. | TOTAL. |
|---|---|---|---|
| | Rs. | Rs. | Rs. |
| Tangible Capital ... | 35,26,059 | 19,59,612 | 54,85,671 |
| Value of contributions ... | 33,97,767 | 18,37,613 | 52,35,380 |
| Total Assets ... | 69,23,826 | 37,97,225 | 107,21.051 |
| DEDUCT:— | | | |
| Value of present pensions ... | 22,92,094 | 11,89,637 | 34,81,731 |
| Value of prospective pensions ... | 36,11,772 | 19,51,356 | 55,63,128 |
| Total Liabilities ... | 59,03,866 | 31,40,993 | 90,44,859 |
| Net Liabilities ... | 25,06,099 | 13,03,380 | 38,09,479 |
| Surplus ... | 10,19,960 | 6,56,232 | 16,76,192 |

3. Notwithstanding that the proportion of surplus to net liabilities was shewn to be only 40 per cent. in the Widows' Branch, and somewhat less than 50 per cent. in the Children's branch, the Directors, bearing in mind the inconvenience that would be caused to subscribers by any reduction in the amount of abatement, and hesitating to accept as final, the depreciated value of future contributions shewn above, determined to continue for at least one year more, the rates which were in force during the year 1877-78, *viz.* :—

| | | | | | |
|---|---|---|---|---|---|
| On policies above | 3 | years' | standing | ... | ... 4 per cent. |
| Ditto | „ 5 | „ | „ | | 32 + 4 = 36 „ |
| Ditto | „ 6 | „ | „ | | 32 + 8 = 40 „ |
| Ditto | „ 9 | „ | „ | | 32 + 12 = 44 „ |
| Ditto | „ 12 | „ | „ | | 32 + 16 = 48 „ |
| Ditto | „ 15 | „ | „ | | 32 + 20 = 52 „ |

4. The amount actually allowed for abatement during the year 1877-78, and the amount estimated to be required at the above rates during 1878-79 were as follows :—

| Particulars. | Actual for 1877-78. | Estimated for 1878-79. |
|---|---|---|
| WIDOWS' BRANCH: — | | |
| For abatement of 32 per cent. ... | 73,813 | 76,410 |
| „ further abatements ... | 31,190 | 31,310 |
| Total ... | 1,05,003 | 1,07,720 |
| CHILDREN'S BRANCH :— | | |
| For abatement of 32 per cent ... | 46,580 | 51,192 |
| „ further abatements ... | 18,350 | 19,346 |
| Total ... | 64,930 | 70,538 |
| Grand total ... | 1,69,933 | 1,78,258 |

5. In 1877-78, Rs. 40,365 and Rs. 26,091, in the two branches respectively, were appropriated out of capital, in addition to interest divisible under Rule 54, to meet the above abatements. For the year 1878-79 the amount of capital to be withdrawn, in addition to divisible interest, is estimated at Rs. 48,942 and Rs. 31,111 respectively in each branch.

6. Although as explained in Circular No. 1. the Directors did not consider it necessary to diminish the rates of abatement for the year 1878-79, yet it was apparent, from Mr. Finlaison's letters, which will be found in the Appendix Part II., that rule 45*a* must have a very unfavorable bearing upon the future abatements admissible, and though his reports were not so full or so conclusive as the importance of the subject appeared to demand, they contained enough of admonition and warning, to induce the Directors to refer the question as to the probable effect of this rule on the future of the Fund to the Rev. Dr. Coe, Principal of Bishop's College, whose very clear report (which has been circulated to Subscribers) convinced the Directors of the necessity for taking the unusual step of placing the rule in abeyance in *anticipation* of the sanction of Subscribers—a measure which was almost unanimously approved by their votes.

7. Though the rule 45*a* immediately affected but a comparatively small number of subscribers, and at the present time reduced the amount which would have been received as subscription by not more than Rs. 5,000 per annum, after allowing for the ordinary abatement in force, it was shewn that its effect would be such as to reduce the present value of all future contributions, in

Doctor Coe's opinion, by 11 or 12 per cent., while Mr. Finlaison in a subsequent report estimated the loss caused by the rule, in the present value of future contributions, at upwards of 20 per cent.

8. The rule at present stands in abeyance, with effect from the 25th May last, except so far as it affects those who had been allowed the benefit of it previously to that date, and all emergency having thus been removed, the Directors have purposely delayed submitting to subscribers the question as to whether the rule shall be finally cancelled or not, till after the annual meeting shall have taken place; but in their opinion there is no doubt as to the necessity for cancelment of the rule, and they will shortly recommend this for the vote of subscribers.

9. The valuation of the Assets and Liabilities of the Fund as on the 30th April 1878 has, under instruction of the Directors, been made, as though the rule 45*a* were finally cancelled, and the result is as follows :—

| | Widows' Branch. | Children's Branch. | TOTAL. |
|---|---|---|---|
| | Rs. | Rs. | Rs. |
| Tangible Capital ... | 38,33,039 | 21,58,164 | 59,91,203 |
| Value of contributions ... | 35,98,631 | 18,95,277 | 54,93,908 |
| Total Assets ... | 74,31,670 | 40,53,441 | 114,85,111 |
| DEDUCT :— | | | |
| Value of present pensions ... | 25,59,766 | 12,83,634 | 38,43,401 |
| Value of prospective pensions ... | 37,61,307 | 20,52,381 | 58,13,688 |
| Total Liabilities ... | 63,21,073 | 33,36,016 | 96,57,089 |
| Net Liabilities ... | 27,22,442 | 14,40,739 | 41,63,181 |
| Surplus ... | 11,10,597 | 7,17,425 | 18,28,022 |

10. The above shows the amount of surplus as arrived at in the usual manner, but Mr. Finlaison considers it necessary, for reasons which will be found set forth in his letters in Appendix Part II. of this report, to make further reductions as per margin,

| | Widows' Branch. | Children's Branch. |
|---|---|---|
| 1. To meet future charges for management Rs | 4,20,000 | 1,63,333 |
| 2. Overplus of value of contributions above liabilities in certain cases | 1,28,085 | 1,20,789 |
| Total, Rs. | 5,48,085 | 2,84,122 |

before arriving at what may be termed the available surplus. Without questioning the correctness of Mr. Finlaison's views, the Directors do not consider it necessary to make these deductions when determining, for administrative purposes, under rules 54 and 55, the amount of surplus, but it will be necessary to bear in mind these prospective charges, as a sufficient reason for not allowing the proportion between surplus and net liabilities to approach too near the minimum limit of 33 per cent., and it is clear from Mr. Finlaison's letters that he considers further reduction of capital, as carried out for many years past, to be no longer permissible.

11. On the 1st May 1865, the date of the last valuation prior to the introduction of the rule under which the division of a portion of the surplus capital came into effect, the Widows' Branch of the Fund stood with—

| | | |
|---|---|---|
| An Accumulated Capital ... | ... Rs. | 16,29,257 |
| A Net Liability ... | ... „ | 10,27,204 |
| Surplus nearly 58 per cent. of net liability | „ | 6,02,053 |

And the Children's Branch stood with—

| | | | |
|---|---|---|---|
| An Accumulated Capital | ... | ... Rs. | 8,12,104 |
| A net liability of | ... | ... „ | 4,26,571 |
| Surplus nearly 90 per cent. of net liability | | „ | 3,85,533 |

The valuation as given above on the 1st May 1878, shows, in the Widows' Branch

| | | | |
|---|---|---|---|
| An accumulated capital | ... | ... Rs. | 38,33,039 |
| A net liability | ... | ... „ | 27,22,442 |
| Surplus nearly 41 per cent. of net liability | | „ | 11,10,597 |

And in the Children's Branch

| | | | |
|---|---|---|---|
| An accumulated Capital | ... | ... Rs. | 21,58,164 |
| A net liability... | ... | ... „ | 14,40,739 |
| Surplus nearly 50 per cent. of net liability | | „ | 7,17,425 |

12. The withdrawals of Capital in the shape of extra abatements on subscription during the 12 years, have amounted in the Widows' Branch to Rs. 4,23,327, and in the Children's Branch to Rs. 2,47,436, or, including the interest forborne on such withdrawals up to 30th April 1878, the surplus has been reduced by Rs. 9,36,335, viz.:—

In the Widows' Branch, Rs. 5,89,166
In the Children's „ „ 3,47,169;

and if such withdrawals had not taken place, the surplus in the Widows' Branch would now have stood at Rs. 16,16,574, or 59 per cent. of the net liabilities, and in the Children's Branch, at Rs. 9,46,921 or ·65 per cent.

13. It is clear, therefore, that there has been no falling-off in the prosperity of the Fund, except in so

far as was to be anticipated from the return to the older subscribers of a portion of the surplus which had accrued prior to 1865-66, and which was the object desired by the introduction of the rule then brought into force. This object has been attained, but the measure has been spread over so many years, and the benefits have been so widely diffused amongst the subscribers, that many no doubt have looked upon these extra abatements as a matter of ordinary profit, and will probably consider it a hardship that the benefits of the past should not be continued permanently.

14. The Directors fully recognize the inconvenience that must arise from any decrease in the rate of abatement, especially to the older subscribers retired on pension; and when reducing the rate of these extra abatements as on the 1st May 1877, they were in hopes that, by doing so, the smaller rate might be continued in force for at least several years to come, if not permanently, but the additional charges* which have been thrown on the Fund during the last few years by the high rate of exchange with England, and the increasing proportion of pensions payable there at the rate of two shillings to the rupee, point to the fact that, even the lower rate of abatement in force for the past two years cannot be maintained with justice to future subscribers. Warning of the probability of this result was conveyed to subscribers in the last annual report, and more clearly in Circular No. 1 of the 15th April 1878, but it will rest with the Directors in the ensuing year to deal finally with this question.

| * Loss in exchange | | Rs. |
|---|---|---|
| 1874-75 | actual | 10,430 |
| 1875-76 | ,, | 18,136 |
| 1876-77 | ,, | 25 375 |
| 1877-78 | ,, | 24,651 |
| 1878-79 | probable | 37,500 |

15. During the last five years, the proportion of pensions paid in England, has been 38.8 of the whole amount of pensions paid. With the present rate of exchange, involving, as it does, a loss of over 25 per cent., this equals an additional charge of nearly 10 per cent. on the entire amount of pensions payable. It is true that there is a small set-off in the gain from subscriptions received in England, but with the increasing rate of exchange, the amount so paid is diminishing yearly; while there is no prospect of any relief in the matter of payments, until the effect of Rule 50, as passed in July 1876, begins to tell in favor of the Fund, or until there is improvement in the rate of exchange.

16. There was a fair accession of Subscribers during the year under review, 128 new Members having been admitted, making a total of 1536 on the 30th April 1878, of whom a departmental list is subjoined; against 1472 in the previous year. A further addition of 91 has been made up to the 31st December 1878.

| Departments. | No. | Departments. | No. |
|---|---|---|---|
| Public Offices ... ... | 472 | Ecclesiastical ... | 33 |
| Public Works Department... | 188 | Forest ... ... | 23 |
| Police ... ... | 130 | Medical ... ... | 24 |
| Judicial ... ... | 93 | Postal ... ... | 26 |
| Customs ... ... | 92 | Financial ... ... | 17 |
| Survey ... ... | 90 | Other Departments ... | 115 |
| Marine ... ... | 64 | | |
| Education ... ... | 70 | | 1,536 |
| Telegraph ... ... | 99 | | |

17. Of other changes and casualties the following statement is given. There were 18 rejections of applications for admission or for increased provision, and 22 second class risks were accepted. The deaths amongst Subscribers, amounting to 32, were not above

the number that might have been expected according to our tables, but were more numerous by 14 than in the previous year, while 70 nominees in both branches were added to the pension list, and 26 incumbents were removed. The number of defaulters was 10 only.

| | Widows' Branch. | Children's Branch. |
|---|---|---|
| New Members admitted ... ... | 115 | 68 |
| Subscribers for increased provision ... | 14 | 16 |
| Applicants rejected ... ... | 14 | 9 |
| Subscribers died ... ... | 28 | 17 |
| Do. withdrawn ... ... | 2 | 1 |
| Do. incurred default ... | 8 | 2 |
| Do. ceased from other causes ... | 11 | 3 |
| Nominees died ... ... | 21 | 16 |
| Do. struck off ... ... | 7 | 9 |
| Do. withdrawn ... ... | 2 | 40 |
| Do. married ... ... | 0 | 21 |
| Do. admitted to pension ... | 27 | 43 |
| Incumbents died ... ... | 4 | 4 |
| Do. remarried or married ... | 4 | 7 |
| Do. attained age ... ... | 0 | 7 |

18. The usual annual Statement No. 1 showing the progress of the Fund from its establishment in 1837, is appended, and other particulars of interest will be found in Statements Nos. 2 and 3, of which the following is an abstract :—

There were 3825 nominees* on the rolls, involving risks to the extent of Rs. 1,81,040 a month, while the aggregate monthly subscriptions on their behalf amounted to Rs. 59,359.

*Wives ... 1352
Daughters 1437
Sons ... 1036

The number of incumbents, 738*, was greater by 41 than in the previous year, while the amount of monthly pensions had increased by no less than Rs. 3,132, owing to the deaths of several Subscribers who were heavily insured.

* Widows ... 297
Daughters 299
Sons ... 142

| Particulars. | 30th April 1877. | 30th April 1878. | Increase. |
|---|---|---|---|
| | Rs. | Rs. | Rs. |
| AGGREGATE MONTHLY SUM ASSURED. | | | |
| Widows' Branch ... ... | 93,483 | 96,742 | 3,259 |
| Children's „ ... ... | 80,926 | 84,298 | 3,372 |
| Total ... | 1,74,409 | 1,81,040 | 6,631 |
| REGISTERED MONTHLY SUBSCRIPTIONS. | | | |
| Widows' Branch ... ... | 34,393 | 34,964 | 571 |
| Children's „ ... ... | 23,468 | 24,395 | 927 |
| Total ... | 57,861 | 59,359 | 1,498 |
| No. OF NOMINEES. | | | |
| Widows' Branch ... ... | 1,294 | 1,352 | 58 |
| Children's „ { Daughters ... | 1,360 | 1,437 | 77 |
| Children's „ { Sons ... | 1,007 | 1,036 | 29 |
| Total ... | 3,661 | 3,825 | 164 |
| No. OF INCUMBENTS. | | | |
| Widows ... ... ... | 277 | 297 | 20 |
| Daughters ... ... .. | 289 | 299 | 10 |
| Sons ... ... ... | 131 | 142 | 11 |
| Total ... | 697 | 738 | 41 |
| AMOUNT OF MONTHLY PENSION DRAWN. | | | |
| By Widows ... ... ... | 18,403 | 20,526 | 2,123 |
| „ Daughters ... ... | 8,435 | 8,857 | 422 |
| „ Sons ... .. ... | 4,308 | 4,895 | 587 |
| Total ... | 31,146 | 34,278 | 3,132 |

19. Statement No. 4 contains the aggregate receipts and disbursements under each head, of which the following is a summary. Compared with the previous year the receipts were greater by Rs. 61,648, and the payments on account of pensions to incumbents by Rs. 22,655. The charges amounted to Rs. 57,348, of which almost

one half, or Rs. 24,651, was entailed by loss in exchange for remittances to Europe. Exclusive of this heavy item the actual cost of management stood at about 3 per cent. on the income of the Fund. The sum distributed since the year 1849 in abatement of premium, amounts to Rs. 20,16,615, and the accumulated capital in the Government Treasury aggregates Rs. 60,88,656.

| Items. | From 1837 to 30th April 1877. | In 1877-78. | Total. |
|---|---|---|---|
| RECEIPTS FROM SUBSCRIPTIONS, WITH INTEREST ON CAPITAL. | | | |
| Widows' Branch ... ... | 76,88,918 | 6,01,784 | 82,90,702 |
| Children's „ ... ... | 46,83,753 | 3,87,837 | 50,71,590 |
| Fees and Interest credited under charges general ... ... | 6,38,168 | 57,348 | 6,95,516 |
| Total, Rs. | 1,30,10,839 | 10,46,969 | 1,40,57,808 |
| PAYMENTS ON ACCOUNT OF PENSIONS. | | | |
| Widows' Branch ... ... | 28,87,022 | 2,30,386 | 31,17,408 |
| Children's „ ... ... | 19,82,125 | 1,57,488 | 21,39,613 |
| Total, Rs. | 48,69,147 | 3,87,874 | 52,57,021 |
| PROFITS RETURNED TO SUBSCRIBERS IN ABATEMENT OF PREMIA. | | | |
| Widows' Branch ... ... | 11,70,154 | 1,05,003 | 12,75,157 |
| Children's „ ... ... | 6,76,527 | 64,931 | 7,41,458 |
| Total, Rs. | 18,46,681 | 1,69,934 | 20,16,615 |
| COST OF MANAGEMENT, INCLUDING EXCHANGE | | | |
| Widows' Branch ... ... | 4,09,707 | 35,611 | 4,45,318 |
| Children's „ ... ... | 2,28,461 | 21,737 | 2,50,198 |
| Total, Rs. | 6,38,168 | 57,348 | 6,95,516 |
| CASH IN THE GOVERNMENT TREASURY. | | | |
| Widows' Branch ... ... | 36,31,742 | 2,66,395 | 38,98,137 |
| Children's „ ... ... | 20,25,100 | 1,65,419 | 21,90,519 |
| Total, Rs. | 56,56,842 | 4,31,814 | 60,88,656 |

20. During the year under review, all matters in connection with the "Provident" or "Annuity" branch, started in 1873, have been entirely closed, and both principal and interest have been returned to subscribers. A small balance of Rs. 500, which remained after defraying all actual expences incurred, was distributed as a gratuity to the office establishment.

21. The number of subscribers who have taken advantage of the Annuity Tables under Rule 45 (*c*) is so small (seven only having joined up to date), that it appeared doubtful whether it would be expedient to continue this scheme, and our Actuary, who was asked for his opinion on this point, has stated :—"It "is clear that, with so limited a body, it is not probable "that a close conformity with the average results of "similar undertakings can be reckoned upon. I conse-"quently recommend that, unless there is an immediate "prospect of a large accession of members, steps should "be taken to close this particular branch of the Fund."

22. The Government of India, during the past year, have called attention to the fact of there being some members on the Fund "who do not fill offices "qualifying for pension under the Uncovenanted Pension "Rules," and, in accordance with a request, made, a list of all such members has been submitted, together with an explanation, a copy of which will be found in Appendix II., of the construction hitherto applied to the rule under which subscribers are admitted, and at the same time a precise definition of the term "uncovenanted servants" was solicited for future guidance. It will be observed, from this letter, that with the more precise classification of the Government service in late

years, the Directors have found it necessary to exercise a stricter application of the rule for admission and to leave the applicants in doubtful cases, to obtain the decision of Government with regard to their eligibility.

23. The Government of India have also resolved to withdraw the privilege granted to Chaplains by the Financial Resolution No. 2184, dated the 13th December 1867, to subscribe to this Fund.

24. Referring to the correspondence alluded to in para. 17 of the last Annual Report, on the subject of a privileged rate of interest upon the surplus Assets of the Fund, no further communication has been received from Government.

25. On a question that arose during the year, as to the right of a divorcee to continue on the list of nominees by payment of subscription, retaining all claims to contingent pension, the Directors, acting under legal advice, decided that, under the rules of the Fund as they stand, such a claim could not be admitted, as, when a final decree of divorce had been pronounced, the nominee could never become the *widow* of the subscriber, and could, therefore, never be in a position to claim the pension, whilst the subscriber might hereafter be in a position to place another nominee on the Fund as his wife.

26. In the course of the year, four circulars (copies of which will be found in the Appendix) have been addressed to subscribers. The result of the votes on the first three Circulars already published, is given below. The period for the reception of votes on Circular No. 4 is not yet complete.

*Result of Votes.*

| Subject. | For | Against. |
|---|---|---|
| Circular No. 1, dated 15th April 1878 :— | | |
| I. That the words "any person borne, or who has at any time been borne, upon the rolls of the Fund," be substituted for the words "any party" in Rule XI. ... | 709 | 21 |
| II. That the addition be made to Rule XXXI. of the words "and the decision of the Directors in such matters shall be final and without appeal to the subscribers." ... | 585 | 147 |
| Circular No. 2, dated 16th April 1878 :— | | |
| Whether Miss A. E. Clark shall be allowed the compassionate allowance of Rs. 50 a month recommended. | 839 | 31 |
| Circular No. 3, dated 25th May 1878 :— | | |
| I. That Rules 45 (*a*) and 45 (*b*) be held in abeyance, so far as any further applications for the benefits thereof are concerned, with effect from the 15th May 1878, pending the eventual decision of subscribers as to the retention, modification, or cancelment thereof. | 649 | 7 |
| II. That the proceedings of the Directors in placing the rules abovementioned in abeyance from the 25th May 1878, in anticipation of the votes of subscribers, be approved and sanctioned. . | 648 | 6 |

27. The following changes occurred in the Direction during the year:—Dr. K. B Stuart, Messrs. F. J. Marsden, J. E. Cooke, and T. H. Biggs resigned, and the Directors have to record with regret the death of Mr. H. Blochmann. They have been succeeded by Dr. V. Richards, Messrs. J. F Harrison, G. C. Sconce, C. R. Kiernander, and R. C. Carrington.

The meeting will have to elect three new Directors in the place of Messrs. Boyce, Knox-Ord, and Joakim, who retire by rotation.

28. The books and statements required by Rule 57 and 58 will be laid on the table at the General Meeting.

By order of the Directors.

W. H. RYLAND,

*Secretary.*

UNCOVENANTED SERVICE FAMILY PENSION
FUND OFFICE,

*The* 18*th* *January* 1879.

## STATEMENT No. I.

*Shewing the Progress of the Uncovenanted Service Family Pension Fund, from its establishment in* 1837 *to* 30*th April* 1878.

| Year. | Number of Subscribers and Nominees at the end of each year. | | | Receipts in each year. | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Subscribers. | Nominees. | | Annual Income from Subscriptions. | | Entrance Fees, &c. | Total income from subscriptions and fees, &c. | Interest on Capital. | Total Receipts. |
| | | Wives. | Children. | Widows' Fund. | Children's Fund. | | | | |
| 1837-38 | 75 | 57 | 106 | 12,078 | 4,340 | 310 | 16,728 | 471 | 17,199 |
| 1838-39 | 102 | 80 | 147 | 18,258 | 6,556 | 196 | 25,010 | 1,542 | 26,552 |
| 1839-40 | 115 | 99 | 155 | 23,046 | 7,200 | 113 | 30,359 | 2,906 | 33,265 |
| 1840-41 | 131 | 114 | 167 | 26,489 | 10,936 | 268 | 37,693 | 4,679 | 42,372 |
| 1841-42 | 180 | 154 | 225 | 32,083 | 13,719 | 594 | 46,396 | 6,924 | 53,320 |
| 1842-43 | 180 | 152 | 233 | 34,455 | 15,872 | 403 | 50,730 | 9,641 | 60,371 |
| 1843-44 | 186 | 154 | 246 | 35,814 | 16,541 | 1,146 | 53,501 | 12,504 | 66,005 |
| 1844-45 | 216 | 177 | 298 | 38,686 | 19,586 | 974 | 59,246 | 15,363 | 74,609 |
| 1845-46 | 238 | 190 | 327 | 44,060 | 23,126 | 455 | 67,641 | 18,309 | 85,950 |
| 1846-47 | 259 | 260 | 371 | 49,085 | 25,552 | 487 | 75,124 | 21,592 | 96,716 |
| 1847-48 | 288 | 232 | 415 | 54,330 | 28,961 | 435 | 83,726 | 25,088 | 1,08,814 |
| 1848-49 | 309 | 251 | 450 | 57,921 | 32,090 | 306 | 90,317 | 28,732 | 1,19,049 |
| 1849-50 | 352 | 282 | 513 | 68,114 | 37,269 | 443 | 1,05,826 | 33,035 | 1,38,861 |
| 1850-51 | 376 | 300 | 561 | 69,653 | 40,942 | 418 | 1,11,013 | 37,594 | 1,48,607 |
| 1851-52 | 400 | 322 | 584 | 71,188 | 42,998 | 409 | 1,14,595 | 42,171 | 1,56,766 |
| 1852-53 | 438 | 352 | 600 | 78,254 | 48,554 | 583 | 1,27,391 | 47,309 | 1,74,700 |
| 1853-54 | 502 | 408 | 680 | 84,601 | 48,405 | 663 | 1,33,669 | 52,644 | 1,86,313 |
| 1854-55 | 525 | 422 | 741 | 91,002 | 55,036 | 583 | 1,46,621 | 58,483 | 2,05,104 |
| 1855-56 | 558 | 446 | 758 | 97,913 | 58,516 | 705 | 1,57,134 | 64,505 | 2,21,639 |
| 1856-57 | 566 | 478 | 841 | 1,04,556 | 65,187 | 694 | 1,70,437 | 70,673 | 2,41,110 |
| 1857-58 | 552 | 465 | 815 | 1,05,699 | 65,375 | 355 | 1,71,429 | 76,507 | 2,47,936 |
| 1858-59 | 592 | 509 | 877 | 1,15,614 | 69,139 | 589 | 1,85,342 | 82,765 | 2,68,107 |
| 1859-60 | 597 | 514 | 881 | 1,16,796 | 69,623 | 927 | 1,87,346 | 89,844 | 2,77,190 |
| 1860-61 | 614 | 527 | 953 | 1,28,966 | 76,867 | 810 | 2,06,643 | 97,866 | 3,04,509 |
| 1861-62 | 623 | 528 | 1,006 | 1,33,601 | 85,664 | 982 | 2,20,247 | 1,06,634 | 3,26,881 |
| 1862-63 | 660 | 558 | 1,061 | 1,40,714 | 96,676 | 700 | 2,38,090 | 1,16,019 | 3,54,109 |
| 1863-64 | 676 | 573 | 1,090 | 1,51,600 | 1,04,946 | 382 | 2,56,928 | 1,26,234 | 3,83,162 |
| 1864-65 | 695 | 591 | 1,166 | 1,60,833 | 1,11,669 | 387 | 2,72,889 | 1,37,485 | 4,10,374 |
| 1865-66 | 719 | 615 | 1,288 | 1,68,396 | 1,21,064 | 534 | 2,89,994 | 1,49,835 | 4,39,829 |
| 1866-67 | 751 | 648 | 1,318 | 1,78,073 | 1,33,294 | 597 | 3,11,964 | 1,47,586 | 4,59,550 |
| 1867-68 | 811 | 701 | 1,421 | 1,92,960 | 1,40,614 | 771 | 3,34,345 | 1,71,774 | 5,06,119 |
| 1868-69 | 864 | 740 | 1,434 | 2,12,473 | 1,51,006 | 1,200 | 3,64,679 | 1,84,025 | 5,48,704 |
| 1869-70 | 909 | 787 | 1,509 | 2,22,846 | 1,51,279 | 2,078 | 3,76,203 | 1,99,019 | 5,75,222 |
| 1870-71 | 981 | 848 | 1,644 | 2,52,607 | 1,72,328 | 2,418 | 4,27,353 | 2,11,669 | 6,39,022 |
| 1871-72 | 1064 | 916 | 1,778 | 2,70,811 | 1,88,463 | 2,084 | 4,61,358 | 2,25,866 | 6,87,224 |
| 1872-73 | 1106 | 966 | 1,849 | 3,00,408 | 2,01,069 | 2,841 | 5,04,318 | 2,42,840 | 7,47,158 |
| 1873-74 | 1208 | 1,056 | 1,958 | 3,21,563 | 2,20,477 | 2,313 | 5,44,353 | 2,62,101 | 8,06,454 |
| 1874-75 | 1284 | 1,128 | 2,072 | 3,42,780 | 2,31,516 | 2,371 | 5,76,667 | 2,82,552 | 8,59,219 |
| 1875-76 | 1380 | 1,215 | 2,220 | 3,70,123 | 2,51,241 | 3,033 | 6,24,397 | 3,03,030 | 9,27,427 |
| 1876-77 | 1472 | 1,294 | 2,367 | 3,91,625 | 2,67,861 | 2,784 | 6,62,270 | 3,23,051 | 9,85,321 |
| 1877-78 | 1536 | 1,352 | 2,473 | 4,13,993 | 2,84,282 | 2,165 | 7,20,440 | 3,46,630 | 10,67,070 |
| Total ... | ... | ... | ... | 57,84,067 | 37,95,839 | 40,506 | 96,40,412 | 44,37,497 | 1,40,77,909 |

# STATEMENT

*Showing the Progress of the Uncovenanted Service Family Pension Fund*

| Year | Payment in each year. | | | | Amount of reduction allowed to qualified members from Interest and Surplus Account. | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Widows' Fund. | | | | | Children's Fund. | | | | | |
| | | | | | Interest account. | | | Surplus account. | | Interest account | | | Surplus account. | | |
| | Pensions to Widows. | Pensions to Children. | Total Pensions. | Charges for Management | No. of qualified members. | Percentage. | Amount. | Percentage in each share. | Amount. | No. of qualified members. | Percentage. | Amount. | Percentage in each share. | Amount. |
| 1837-38 | ... | 144 | 144 | 691 | ... | . | ... | .. | ... | ... | ... | ... | ... | ... |
| 1838-39 | 1,390 | 1,416 | 2,806 | 1,494 | ... | .. | ... | ... | ... | ... | ... | .. | ... | ... |
| 1839-40 | 3,070 | 3,384 | 6,454 | 1,238 | ... | ... | ... | ... | ... | ... | . | .. | .. | ... |
| 1840-41 | 4,060 | 4,235 | 8,295 | 2,433 | ... | . | ... | . | ... | ... | .. | .. | ... | ... |
| 1841-42 | 3,757 | 3,841 | 7,598 | 3,021 | .. | .. | ... | .. | ... | .. | .. | ... | .. | ... |
| 1842-43 | 4,007 | 4,759 | 8,766 | 3,031 | .. | ... | ... | .. | ... | .. | ... | ... | ... | ... |
| 1843-44 | 8,861 | 7,448 | 16,309 | 3,547 | ... | ... | ... | ... | ... | ... | ... | ... | .. | ... |
| 1844-45 | 13,124 | 8,607 | 21,731 | 3,789 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 1845-46 | 17,122 | 10,448 | 27,570 | 4,921 | ... | . | ... | ... | ... | ... | ... | ... | ... | ... |
| 1846-47 | 21,254 | 12,305 | 33,559 | 5,212 | ... | .. | ... | ... | ... | ... | ... | ... | ... | ... |
| 1847-48 | 25,022 | 15,174 | 40,196 | 5,543 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 1848-49 | 27,646 | 16,756 | 44,402 | 9,408 | ... | ... | ... | .. | ... | .. | ... | ... | ... | ... |
| 1849-50 | 29,101 | 18,009 | 47,110 | 7,049 | 96 | 26 | 5,065 | .. | ... | ... | ... | ... | .. | ... |
| 1850-51 | 34,861 | 19,590 | 54,451 | 8,489 | 117 | 36 | 8,531 | .. | ... | ... | ... | ... | ... | ... |
| 1851-52 | 37,947 | 21,241 | 59,188 | 8,120 | 122 | 36 | 8,968 | ... | ... | ... | . | ... | ... | ... |
| 1852-53 | 39,309 | 23,353 | 62,662 | 8,315 | 133 | 36 | 10,784 | ... | ... | ... | ... | ... | ... | ... |
| 1853-54 | 41,730 | 28,671 | 70,401 | 8,693 | 163 | 36 | 12,433 | ... | ... | 123 | 10 | 2,297 | .. | ... |
| 1854-55 | 44,716 | 29,691 | 74,407 | 9,246 | 176 | 40 | 15,327 | ... | ... | 125 | 10 | 2,505 | ... | ... |
| 1855-56 | 50,089 | 34,656 | 84,745 | 10,313 | 203 | 40 | 18,071 | ... | ... | 136 | 30 | 5,970 | ... | ... |
| 1856-57 | 55,659 | 39,874 | 95,533 | 12,269 | 224 | 40 | 20,330 | ... | ... | 155 | 30 | 6,615 | ... | ... |
| 1857-58 | 65,157 | 49,844 | 1,15,001 | 10,928 | 233 | 40 | 20,366 | ... | ... | 159 | 30 | 6,744 | ... | ... |
| 1858-59 | 71,921 | 56,473 | 1,28,394 | 12,755 | 239 | 35 | 19,073 | ... | . | 161 | 30 | 7,734 | ... | ... |
| 1859-60 | 75,855 | 58,029 | 1,33,884 | 11,242 | 279 | 15 | 7,703 | ... | ... | 185 | 15 | 4,174 | ... | ... |
| 1860-61 | 81,144 | 61,347 | 1,42,491 | 11,236 | 298 | 16 | 10,082 | ... | ... | 208 | 24 | 7,696 | ... | ... |
| 1861-62 | 82,028 | 62,812 | 1,44,840 | 14,212 | 304 | 20 | 13,517 | ... | ... | 210 | 20 | 7,013 | ... | ... |
| 1862-63 | 86,523 | 64,871 | 1,51,394 | 14,596 | 322 | 25 | 18,209 | ... | ... | 226 | 15 | 6,130 | ... | ... |
| 1863-64 | 93,739 | 68,517 | 1,62,256 | 18,286 | 325 | 29 | 21,455 | ... | ... | 223 | 25 | 10,241 | ... | ... |
| 1864-65 | 90,758 | 67,650 | 1,58,408 | 15,554 | 355 | 29 | 25,217 | ... | ... | 248 | 34 | 15,167 | ... | ... |
| 1865-66 | 99,690 | 65,983 | 1,65,673 | 18,191 | 375 | 31 | 28,569 | .. | ... | 249 | 36 | 16,707 | ... | ... |
| 1866-67 | 1,10,411 | 68,043 | 1,78,454 | 20,419 | 395 | 37 | 35,468 | 10* | 30,438 | 264 | 42 | 21,804 | ... | .. |
| 1867-68 | 1,20,122 | 75,066 | 1,95,188 | 25,517 | 405 | 35 | 36,132 | 8* | 25,841 | 281 | 45 | 27,814 | 10* | 17,569 |
| 1868-69 | 1,25,839 | 78,152 | 2,03,991 | 23,638 | 429 | 31 | 35,279 | ... | ... | 305 | 43 | 30,706 | 7* | 12,295 |
| 1869-70 | 1,39,409 | 92,585 | 2,31,994 | 28,137 | 448 | 32 | 38,242 | . | ... | 315 | 40 | 30,224 | 7* | 15,659 |
| 1870-71 | 1,47,165 | 1,07,509 | 2,54,674 | 31,967 | 471 | 35 | 44,884 | 12* | 48,954 | 328 | 40 | 32,773 | 12* | 28,885 |
| 1871-72 | 1,44,270 | 1,09,215 | 2,53,485 | 30,983 | 487 | 32 | 42,202 | 8* | 35,403 | 362 | 32 | 28,699 | 12* | 31,497 |
| 1872-73 | 1,65,012 | 1,11,293 | 2,76,305 | 38,388 | 527 | 34 | 48,906 | 8* | 40,618 | 383 | 25 | 23,908 | 6* | 17,701 |
| 1873-74 | 1,73,796 | 1,17,280 | 2,91,076 | 37,531 | 558 | 32 | 50,152 | 8* | 44,674 | 402 | 32 | 32,586 | 6* | 18,617 |
| 1874-75 | 1,85,630 | 1,25,891 | 3,11,521 | 40,712 | 596 | 33 | 56,894 | 8* | 49.104 | 404 | 35 | 37,264 | 6* | 21,505 |
| 1875-76 | 2,06539 | 1,41,433 | 3,47,972 | 53,913 | 635 | 33 | 64,038 | 8* | 53.176 | 423 | 37 | 41,639 | 8 | 29,461 |
| 1876-77 | 2,17,020 | 1,51,517 | 3,68,537 | 63,141 | 674 | 39 | 62,124 | 9* | 63,930 | 467 | 32 | 41,281 | 9 | 36,096 |
| 1877-78 | 2,32,870 | 1,58,255 | 3,91,125 | 57,348 | 739 | 32 | 73,812 | 4* | 31,190 | 521 | 32 | 46,580 | 4 | 18,350 |
| Total ... | 31,77,623 | 21,95,367 | 53,72,990 | 6,95,516 | .. | .. | 851833 | ... | 423823 | ... | . | 494271 | ... | 247435 |

* See note page 28.

No. 1—Continued.

*from its establishment in* 1837 *to* 30*th April* 1878.

| Capital at end of each year. | Percentage of pensions upon capital. | Percentage of total charges for management upon total income. | Number of subscribers who died in each year. | Percentage of deaths in each year upon the number of subscribers. | Number of subscribers whose membership ceased from other causes. | Number of Incumbents at end of each year. | | | Number of Incumbents who died in each year. | | Number of Incumbents ceased from other causes. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Children. | | | | | | |
| | | | | | | Widows. | Sons | Daughters. | Widows | Children. | Widows remarried. | Daughters married. | Sons attained limit of age |
| 16,665 | 0¾ | 4 | 1 | ... | 3 | ... | ... | 1 | ... | ... | .. | ... | .. |
| 39,778 | 7 | 5½ | 4 | 5¼ | 10 | 4 | 3 | 13 | ... | 1 | ... | ... | ... |
| 65,318 | 9¾ | 3¾ | 3 | 3 | 6 | 5 | 5 | 16 | ... | 1 | ... | .. | ... |
| 95,836 | 8¾ | 5½ | 2 | 1¾ | 5 | 6 | 5 | 15 | ... | ... | ... | ... | ... |
| 1,38,537 | 5½ | 5½ | 1 | 0¾ | 1 | 4 | 6 | 16 | 1 | ... | 1 | ... | ... |
| 1,87 112 | 4¾ | 5 | 8 | 4½ | 6 | 10 | 8 | 20 | ... | ... | . | 1 | ... |
| 2,33 261 | 7 | 5½ | 4 | 2 | 9 | 14 | 14 | 21 | 1 | 1 | ... | 2 | ... |
| 2,82,349 | 7¾ | 5 | 9 | 4⅜ | 4 | 21 | 20 | 24 | 1 | ... | ... | 1 | ... |
| 3,35,811 | 8 | 5¾ | 7 | 3 | 7 | 27 | 24 | 27 | ... | ... | ... | 1 | ... |
| 3,93,756 | 8½ | 5 | 12 | 5 | 7 | 33 | 25 | 34 | ... | ... | 2 | 1 | 1 |
| 4,56,832 | 8¾ | 5⅛ | 7 | 2¾ | 11 | 35 | 32 | 44 | 1 | 2 | 2 | 2 | ... |
| 5,22,071 | 8½ | 5 | 5 | 1¾ | 10 | 37 | 31 | 51 | . | ... | 2 | 1 | 1 |
| 6,01,708 | 7¾ | 7⅛ | 8 | 2½ | 7 | 45 | 32 | 53 | .. | 2 | . | ... | 2 |
| 6,78,844 | 8 | 5 | 10 | 3 | 13 | 50 | 32 | 59 | 2 | ... | 1 | 3 | 5 |
| 7,59,333 | 7¾ | 5¾ | 8 | 2 | 11 | 54 | 35 | 69 | 2 | 2 | 2 | 2 | 2 |
| 8,52,271 | 7¼ | 5⅛ | 11 | 2¾ | 9 | 59 | 41 | 79 | 1 | .. | ... | 4 | 2 |
| 9,44,760 | 7½ | 4¾ | 8 | 1¾ | 10 | 51 | 45 | 82 | 3 | 2 | 1 | 5 | 5 |
| 10,48,380 | 7 | 4¾ | 14 | 2¾ | 27 | 69 | 49 | 91 | ... | ... | 1 | 7 | 3 |
| 11,50,918 | 7¼ | 4¾ | 12 | 2¼ | 19 | 74 | 52 | 102 | ... | ... | 3 | 6 | 4 |
| 12,57,281 | 7½ | 4½ | 19 | 3¼ | 13 | 85 | 53 | 118 | 3 | 3 | 1 | 1 | 5 |
| 13,52,176 | 8½ | 4¾ | 28 | 5 | 13 | 103 | 76 | 133 | 2 | .. | 2 | 7 | 4 |
| 14,67,509 | 8¾ | 5⅛ | 13 | 2¼ | 11 | 110 | 79 | 145 | 1 | 2 | 2 | 4 | 2 |
| 15,95,673 | 8¼ | 4¾ | 10 | 1¾ | 47 | 114 | 78 | 152 | 3 | 1 | 2 | 2 | 9 |
| 17,36,295 | 8¼ | 4 | 15 | 2½ | 27 | 122 | 82 | 157 | 3 | 3 | 2 | 8 | 5 |
| 18,91,162 | 7¾ | 3 | 12 | 2 | 31 | 126 | 85 | 159 | 4 | ... | 3 | 9 | 7 |
| 20,62,078 | 7¼ | 4⅜ | 14 | 2¼ | 21 | 136 | 87 | 169 | ... | ... | 2 | 12 | 11 |
| 22,39,922 | 7¼ | 4½ | 14 | 2 | 20 | 141 | 88 | 177 | 3 | 1 | 4 | 10 | 5 |
| 24,42,142 | 6½ | 4¾ | 15 | 2¼ | 20 | 139 | 74 | 164 | 8 | 3 | 6 | 14 | 15 |
| 26,58,701 | 6¼ | 3¾ | 18 | 1½ | 23 | 152 | 68 | 167 | 3 | 1 | 2 | 13 | 11 |
| 28,37,410 | 6¼ | 4⅛ | 28 | 3¾ | 21 | 165 | 65 | 181 | 5 | 2 | 4 | 9 | 10 |
| 30,21,462 | 6½ | 4 | 14 | 2 | 10 | 170 | 65 | 183 | 3 | 4 | ... | 11 | 8 |
| 32,70,123 | 6¼ | 5¼ | 21 | 2½ | 15 | 182 | 75 | 193 | 3 | 1 | 1 | 12 | 11 |
| 35,05,320 | 6½ | 4¼ | 18 | 2 | 29 | 190 | 83 | 197 | 4 | 4 | 1 | 6 | 6 |
| 37,07,223 | 6¾ | 5 | 22 | 2½ | 15 | 203 | 90 | 224 | 2 | .. | ... | 10 | 10 |
| 39,76,133 | 6½ | 4½ | 20 | 2⅜ | 23 | 212 | 92 | 226 | 5 | 2 | 2 | 14 | 11 |
| 42,81,142 | 6½ | 4½ | 21 | 2 | 43 | 223 | 96 | 234 | 4 | 0 | 2 | 11 | 7 |
| 46,16,593 | 6½ | 4½ | 11 | 1½ | 22 | 227 | 92 | 236 | 7 | 0 | 0 | 11 | 9 |
| 49,82,451 | 6¼ | 4½ | 26 | 2 | 16 | 250 | 102 | 254 | 3 | 2 | 2 | 8 | 8 |
| 53,03,314 | 6½ | 5¼ | 39 | 3 | 24 | 270 | 128 | 283 | 13 | 2 | 2 | 13 | 10 |
| 56,56,842 | 6½ | 6½ | 18 | 1⅕ | 30 | 277 | 131 | 289 | 4 | 6 | 5 | 7 | 3 |
| 60,88,656 | 6⅜ | 5½ | 32 | 2¼ | 24 | 297 | 143 | 301 | 4 | 4 | 4 | 7 | 7 |
| ... | ... | ... | 562 | ... | 673 | ... | ... | ... | 99 | 52 | 64 | 235 | 199 |

These sums were appropriated from the Reserve Capital, and admitted of further abatements in the premia of Subscribers, as follows:—

## Widows' Fund.

| | 1866-67. | 1867-68. | 1870 71. | 1871-72. | 1872-73. | 1873-74 | 1874-75. | 1875-76 | 1876-77. | 1877-78. |
|---|---|---|---|---|---|---|---|---|---|---|
| | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. |
| Subscribers of 3 years' standing ... | 10 | 8 | 12 | 8 | 8 | 8 | 8 | 8 | 9 | 4 |
| " 6 ditto ... | 20 | 16 | 24 | 16 | 16 | 16 | 16 | 16 | 18 | 8 |
| " 9 ditto ... | 30 | 24 | 36 | 24 | 24 | 24 | 24 | 24 | 27 | 12 |
| " 12 ditto ... | 40 | 32 | 48 | 32 | 32 | 32 | 32 | 32 | 36 | 16 |
| " 15 ditto ... | 0 | 0 | 0 | 0 | 40 | 40 | 40 | 40 | 45 | 20 |

## Children's Fund.

| | 1867-68. | 1868-69. | 1869-70. | 1870-71 | 1871-72. | 1872-73. | 1873-74 | 1874-75. | 1875-76. | 1876-77. | 1877-78. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. | Per cent. |
| Subscribers of 3 years' standing... | 10 | 7 | 7 | 12 | 12 | 6 | 6 | 6 | 8 | 9 | 4 |
| " 6 ditto ... | 20 | 14 | 14 | 24 | 24 | 12 | 12 | 12 | 16 | 18 | 8 |
| " 9 ditto ... | 30 | 21 | 21 | 36 | 36 | 18 | 18 | 18 | 24 | 27 | 12 |
| " 12 ditto ... | 40 | 28 | 28 | 48 | 48 | 24 | 24 | 24 | 32 | 36 | 16 |
| " 15 ditto ... | 0 | 0 | 0 | 0 | 0 | 30 | 30 | 30 | 0 | 45 | 20 |

# Statement No. 2.

*Shewing the number of Subscribers to the Widows' and Children's Funds; the number lapsed by death or other causes; the number at present on the Fund, with the number of Incumbents from 1st May 1837 to 30th April 1878.*

SUBSCRIBERS.

| Period. | Number of Registered Subscribers. | Nominees on the Widows' Fund. | Nominees on the Children's Fund. | | | Lapses. Widows' Fund. | | | | | Lapses. Children's Fund. | | | | | | Total lapses on the joint funds. | Number of Regisd. Subscribers on the 30th April 1877. | Number of Regisd. Subscribers on the 30th April 1878. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Boys. | Girls. | Total. | From Death. | From withdrawal. | From default in payment of Subscription. | By death of Nominees. | Total. | From death. | From withdrawal. | From default in payment of subscription | By death of Nominees. | By marriage of Nominees. | Total. | | | |
| From 1st May 1837 to 30th April 1877 ..... | 2752 | 2426 | 2,155 | 2,819 | 4,974 | 428 | 52 | 296 | 167 | 943 | 102 | 27 | 78 | 9 | 20 | 236 | 1179 | 1573 | ... |
| From 1st May 1877 to 30th April 1878 ..... | 128 | 115 | 95 | 133 | 228 | 28 | 2 | 8 | 11 | 49 | 4 | 0 | 2 | 0 | 1 | 7 | 56 | ... | ... |
| Total ... | 2880 | 2541 | 2,250 | 2,952 | 5,202 | 456 | 54 | 304 | 178 | 992 | 106 | 27 | 80 | 9 | 21 | 243 | 1235 | ... | *1645 |

NOTE.

* Total number of Registered Subscribers 1,645

DEDUCT.

Subscribers twice registered on re-entering Widows' Fund ... ... 109

Number of actual Subscribers ... 1,536

Number of actual Subscribers.

633 for Wives only.
719 for Wives and Children.
184 for Children only.

Total 1,536 Subscribers.

# Statement No. 2—*Continued.*

NOMINEES—WIDOWS' FUND.

| Period. | Nominees on the Widows' Fund. | Withdrawal | Struck off. | Dead. | Admitted to pension. | Total withdrawn, struck off, dead, and admitted to pension. | Incumbents. | | | Number of Nominees on the Widows' Fund on the 30th April 1877. | Number of Nominees on the Widows' Fund on the 30th April 1878. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Widows dead. | Widows re-married. | Widows receiving pension. | | |
| From 1st May 1837 to 30th April 1877 | 2,426 | 64 | 294 | 341 | 433 | 1,132 | 95 | 60 | 277 | 1,294 | .. |
| From 1st May 1877 to 30th April 1878 | 115 | 2 | 7 | 21 | 27 | 57 | 4 | 4 | 20 | .. | 1,352 |
| Total ... | 2,541 | 66 | 301 | 362 | 460 | 1,189 | 99 | 64 | 7 | 1,294 | ... |

## NOMINEES—CHILDREN'S FUND.

| Date. | Nominees on the Children's Fund. | | | Withdrawn. | | Struck off. | | Dead. | | Married. | Admitted to pension | | Total withdrawn, struck off, dead, married, and admitted to pension. | | | Incumbents: Pension ceased. By attainment of age | | Pension ceased. By marriage. | | Pension ceased. Death. | | Number of Children receiving pension at the close of each period | | | Number of Nominees on the Children's Fund at the close of each period. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Boys. | Girls. | Total | Boys | Girls. | Boys. | Girls. | Boys. | Girls. | Girls. | Boys. | Girls. | Boys. | Girls. | Total. | Boys. | Girls. | Boys | Girls. | Boys. | Girls. | Total. | Boys. | Girls. | Total. | Boys. | Girls. | Total. |
| From 1st May 1837 to 30th April 1877 | 2155 | 2819 | 4974 | 465 | 120 | 192 | 270 | 158 | 193 | 321 | 333 | 555 | 1148 | 1459 | 2607 | 192 | 228 | 10 | 38 | 131 | 289 | 420 | 1007 | 1360 | 2367 | | | |
| From 1st May 1877 to 30th April 1878 | 95 | 133 | 228 | 37 | 3 | 4 | 5 | 4 | 12 | 21 | 21 | 22 | 66 | 56 | 122 | 7 | 7 | 2 | 2 | 143 | 301 | 413 | 1036 | 1437 | 2473 | | | |
| Total ... | 2250 | 2952 | 5202 | 502 | 123 | 196 | 275 | 162 | 205 | 342 | 354 | 577 | 1214 | 1515 | 2729 | 199 | 235 | 12 | 40 | 0 | 0 | 0 | 0 | 0 | 0 | | | |

*Note.*—During the year 1877-78, 25 Subscribers have increased the annuities for 14 Nominees on the Widows' Fund, and for 25 Nominees on the Children's Fund, viz., Boys 13, Girls 12.

One Subscriber has reduced the provision for his wife.

# Statement No. 3.

## WIDOWS' FUND.

| At the end of each Year. | No of Subscribers. | Income from Subscriptions. | Income from Interest on accumulated balance. | Income from Interest on Reserve Fund | Total Income. | Pensions paid during the year. | Abatement of Subscriptions from Interest on Reserve Fund. | Abatement of Subscriptions from Surplus Fund. | Proportion of charges of management debited to this branch. | Accumulated balance. | Aggregate amount of sums assured. |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1837-38 | 57 | 13,528 | 728 | " | 14,257 | Nil. | " | " | 189 | 12,415 | 33,764 |
| 1838-39 | 80 | 20,035 | 1,751 | " | 21,787 | 1,390 | " | " | 648 | 29,198 | 50,760 |
| 1839-40 | 99 | 25,685 | 3,034 | " | 28,720 | 3,069 | " | " | 562 | 50,579 | 66,416 |
| 1840-41 | 114 | 27,934 | 4,498 | " | 32,433 | 4,060 | " | " | 1,082 | 74,975 | 71,380 |
| 1841-42 | 154 | 35,544 | 6,406 | " | 41,950 | 3,756 | " | " | 1,218 | 1,00,760 | 91,732 |
| 1842-43 | 152 | 34,994 | 8,553 | " | 43,547 | 4,006 | " | " | 1,313 | 1,42,552 | 91,792 |
| 1843-44 | 154 | 35,936 | 10,630 | " | 46,566 | 8,861 | " | " | 1,200 | 1,77,179 | 9,0432 |
| 1844-45 | 177 | 40,944 | 12,730 | " | 53,674 | 13,123 | " | " | 1,407 | 2,12,170 | 1,06,813 |
| 1845-46 | 190 | 45,514 | 14,963 | " | 60,477 | 17,121 | " | " | 2,232 | 2,49,389 | 1,18,609 |
| 1846-47 | 206 | 50,784 | 17,377 | " | 68,126 | 21,253 | " | " | 2,362 | 2,89,626 | 1,31,321 |
| 1847-48 | 232 | 57,177 | 20,011 | " | 77,188 | 25,021 | " | " | 2,355 | 3,33,521 | 1,47,905 |
| 1848-49 | 251 | 61,127 | 22,680 | " | 83,808 | 27,646 | " | " | 3,300 | 3,78,009 | 1,58,227 |
| 1849-50 | 282 | 67,125 | 20,109 | 5,784 | 92,982 | 29,100 | 5,065 | " | 3,303 | 4,30,949 | 1,80,079 |
| 1850-51 | 300 | 72,275 | 19,971 | 8,700 | 1,00,946 | 34,861 | 8,532 | " | 4,035 | 4,78,702 | 1,97,251 |
| 1851-52 | 322 | 79,759 | 22,241 | 9,300 | 1,07,300 | 37,941 | 8,968 | " | 3,855 | 5,26,868 | 2,06,507 |
| 1852-53 | 352 | 80,528 | 24,687 | 10,200 | 1,15,415 | 39,309 | 10,784 | " | 3,866 | 5,82,048 | 2,23,543 |
| 1853-54 | 408 | 90,180 | 26,244 | 12,300 | 1,28,724 | 41,729 | 12,433 | " | 4,015 | 6,42,869 | 2,49,671 |
| 1854-55 | 422 | 95,291 | 27,138 | 15,286 | 1,37,715 | 44,715 | 15,327 | " | 4,331 | 7,07,507 | 2,63,263 |
| 1855-56 | 446 | 99,322 | 28,184 | 17,638 | 1,45,774 | 50,038 | 18,071 | " | 4,804 | 7,74,209 | 2,73,765 |
| 1856-57 | 478 | 1,08,317 | 33,666 | 17,638 | 1,56,611 | 55,658 | 20,330 | " | 5,787 | 8,42,391 | 2,99,535 |
| 1857-58 | 465 | 1,06,929 | 32,496 | 21,977 | 1,61,402 | 65,157 | 20,366 | " | 5,287 | 9,06,811 | 2,97,075 |
| 1858-59 | 509 | 1,23,291 | 37,983 | 21,084 | 1,82,358 | 71,921 | 19,073 | " | 6,083 | 9,85,389 | 3,38,712 |
| 1859-60 | 514 | 1,28,162 | 55,212 | 9,179 | 1,92,553 | 75,854 | 7,703 | " | 5,157 | 10,75,601 | 3,54,433 |
| 1860-61 | 627 | 1,31,481 | 60,695 | 9,723 | 2,01,899 | 81,144 | 10,082 | " | 5,213 | 11,25,682 | 3,63,658 |
| 1861-62 | 528 | 1,36,597 | 62,851 | 13,816 | 2,13,264 | 82,027 | 13,517 | " | 6,615 | 12,80,140 | 3,77,604 |
| 1862-63 | 558 | 1,46,711 | 66,141 | 17,098 | 2,29,950 | 86,521 | 18,209 | " | 6,948 | 13,88,551 | 4,06,776 |
| 1863-64 | 573 | 1,55,337 | 68,599 | 21,367 | 2,45,303 | 93,739 | 21,455 | " | 8,951 | 15,00,588 | 4,31,424 |
| 1864-65 | 591 | 1,64,140 | 72,832 | 24,922 | 2,61,903 | 90,758 | 25,317 | " | 7,583 | 16,30,097 | 4,52,957 |
| 1865-66 | 615 | 1,71,799 | 75,566 | 29,048 | 2,76,413 | 99,690 | 28,569 | " | 3,828 | 17,61,565 | 4,72,212 |
| 1866-67 | 648 | 1,85,194 | 74,446 | 36,123 | 2,96,763 | 1,10,411 | 35,461 | 30,438 | 9,910 | 18,47,707 | 5,10,000 |
| 1867-68 | 701 | 2,02,066 | 83,394 | 35,736 | 3,21,196 | 1,20,122 | 36,132 | 25,841 | 12,373 | 19,63,548 | 5,56,244 |
| 1868-69 | 740 | 2,18,612 | 93,388 | 34,005 | 3,46,005 | 1,25,339 | 35,279 | " | 11,218 | 21,23,541 | 6,03,030 |
| 1869-70 | 787 | 2,38,414 | 97,223 | 39,702 | 3,75,389 | 1,39,409 | 38,779 | " | 13,030 | 22,83,335 | 6,55,542 |
| 1870-71 | 848 | 2,60,894 | 1,08,571 | 44,205 | 4,08,670 | 1,47,165 | 44,884 | 48,954 | 14,794 | 24,16,610 | 7,15,318 |
| 1871-72 | 916 | 2,84,261 | 1,14,667 | 43,430 | 4,42,358 | 1,44,270 | 42,202 | 55,403 | 14,450 | 25,99,197 | 7,82,538 |
| 1872-73 | 966 | 3,05,664 | 1,21,669 | 47,667 | 4,75,000 | 1,65,012 | 43,906 | 40,613 | 17,773 | 27,82,889 | 8,37,618 |
| 1873-74 | 1,056 | 3,36,517 | 1,29,890 | 51,594 | 5,18,001 | 1,73,796 | 50,152 | 44,674 | 17,609 | 29,85,016 | 9,16,222 |
| 1874-75 | 1,128 | 3,56,985 | 1,38,365 | 56,059 | 5,51,412 | 1,85,629 | 56,894 | 49,104 | 19,170 | 31,95,991 | 9,75,984 |
| 1875-76 | 1,215 | 3,84,204 | 1,44,995 | 62,774 | 5,91,973 | 2,06,538 | 64,038 | 53,176 | 25,440 | 34,14,057 | 10,50,330 |
| 1876-77 | 1,294 | 4,12,719 | 1,58,425 | 62,986 | 6,34,130 | 2,17,020 | 62,124 | 63,930 | 30,178 | 36,31,742 | 11,21,802 |
| 1877-78 | 1,352 | 4,19,570 | 1,72,201 | 73,512 | 6,61,283 | 2,30,385 | 73,512 | 31,190 | 27,591 | 38,98,137 | 11,60,910 |

# CHILDREN'S FUND.

| At the end of each year. | No. of Subscribers. | No. of Nominees. | Income from Subscriptions. | Income from Interest on accumulated balance. | Income from Interest on Reserve Fund. | Total Income. | Pensions paid during the year. | Abatement of Subscriptions from Interest on Reserve Fund. | Abatement of Subscriptions from Surplus Fund. | Proportion of charges of management debited to this branch. | Accumulated balance. | Aggregate amount of sums assured. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1837-38 | 40 | 106 | 4,848 | 253 | ,, | 5,101 | 143 | ,, | ,, | 189 | 4,229 | 19,342 |
| 1838-39 | 63 | 147 | 6,960 | 565 | ,, | 7,525 | 1,416 | ,, | ,, | 648 | 9,418 | 27,840 |
| 1839-40 | 70 | 155 | 6,912 | 816 | ,, | 7,728 | 3,384 | ,, | ,, | 562 | 13,611 | 27,648 |
| 1840-41 | 84 | 167 | 11,841 | 1,215 | ,, | 13,093 | 4,232 | ,, | ,, | 1,082 | 23,860 | 34,800 |
| 1841-42 | 13 | 225 | 15,876 | 1,906 | ,, | 17,782 | 3,840 | ,, | ,, | 1,213 | 31,771 | 48,204 |
| 1842-43 | 117 | 233 | 16,696 | 2,673 | ,, | 19,369 | 4,759 | ,, | ,, | 1,313 | 44,559 | 49,568 |
| 1843-44 | 126 | 246 | 17,125 | 3,364 | ,, | 20,490 | 7,447 | ,, | ,, | 1,200 | 56,882 | 53,556 |
| 1844-45 | 146 | 298 | 21,501 | 4,210 | ,, | 25,712 | 8,607 | ,, | ,, | 1,407 | 70,179 | 66,852 |
| 1845-46 | 163 | 327 | 23,981 | 5,185 | ,, | 29,166 | 10,446 | ,, | ,, | 2,232 | 86,421 | 74,457 |
| 1846-47 | 165 | 371 | 27,017 | 6,247 | ,, | 33,265 | 12,305 | ,, | ,, | 2,362 | 1,04,129 | 83,781 |
| 1847-48 | 167 | 415 | 30,871 | 7,398 | ,, | 38,270 | 15,173 | ,, | ,, | 2,553 | 1,23,310 | 94,456 |
| 1848-49 | 176 | 450 | 33,971 | 8,743 | ,, | 42,615 | 16,755 | ,, | ,, | 3,800 | 1,44,061 | 1,06,152 |
| 1849-50 | 199 | 513 | 39,388 | 10,246 | ,, | 49,634 | 18,008 | ,, | ,, | 3,303 | 1,70,759 | 1,22,976 |
| 1850-51 | 214 | 561 | 43,666 | 12,008 | ,, | 55,674 | 19,589 | ,, | ,, | 4,035 | 2,00,141 | 1,36,248 |
| 1851-52 | 218 | 584 | 46,315 | 13,947 | ,, | 60,262 | 21,240 | ,, | ,, | 3,855 | 2,34,464 | 1,44,516 |
| 1852-53 | 229 | 600 | 49,144 | 16,213 | ,, | 65,357 | 23,352 | ,, | ,, | 3,866 | 2,70,223 | 1,52,748 |
| 1853-54 | 257 | 680 | 52,270 | 14,735 | 3,300 | 70,323 | 28,671 | 2,297 | ,, | 4,015 | 3,01,891 | 1,77,900 |
| 1854-55 | 277 | 741 | 57,597 | 17,044 | 3,300 | 77,941 | 29,690 | 2,505 | ,, | 4,331 | 3,40,879 | 1,95,888 |
| 1855-56 | 290 | 758 | 59,841 | 17,521 | 5,029 | 82,391 | 34,656 | 5,970 | ,, | 4,804 | 3,76,709 | 2,02,200 |
| 1856-57 | 322 | 841 | 66,504 | 19,907 | 5,029 | 91,440 | 39,874 | 6,615 | ,, | 5,787 | 4,14,889 | 2,28,024 |
| 1857-58 | 308 | 815 | 65,859 | 18,927 | 7,775 | 92,561 | 49,843 | 6,744 | ,, | 5,787 | 4,45,365 | 2,25,360 |
| 1858-59 | 330 | 877 | 71,904 | 21,408 | 7,514 | 1,00,826 | 56,473 | 7,734 | ,, | 6,083 | 4,82,119 | 2,52,980 |
| 1859-60 | 337 | 881 | 72,991 | 26,496 | 4,672 | 1,04,159 | 58,028 | 4,174 | ,, | 5,157 | 5,20,071 | 2,47,716 |
| 1860-61 | 356 | 953 | 81,573 | 25,800 | 7,814 | 1,15,187 | 61,346 | 7,696 | ,, | 5,213 | 5,60,612 | 2,74,555 |
| 1861-62 | 370 | 1,006 | 90,679 | 28,960 | 7,622 | 1,27,261 | 62,811 | 7,013 | ,, | 6,615 | 6,11,021 | 3,10,201 |
| 1862-63 | 403 | 1,061 | 1,01,717 | 33,819 | 6,492 | 1,42,028 | 64,871 | 6,130 | ,, | 6,948 | 6,73,527 | 3,54,301 |
| 1863-64 | 412 | 1,090 | 1,06,473 | 35,183 | 9,142 | 1,50,798 | 68,517 | 10,240 | ,, | 8,951 | 7,39,834 | 3,72,757 |
| 1864-65 | 426 | 1,166 | 1,16,511 | 34,186 | 14,540 | 1,65,237 | 67,650 | 15,167 | ,, | 7,563 | 8,12,045 | 3,98,337 |
| 1865-66 | 446 | 1,238 | 1,26,232 | 35,875 | 17,884 | 1,79,991 | 65,983 | 16,707 | ,, | 8,828 | 8,97,138 | 4,40,329 |
| 1866-67 | 462 | 1,318 | 1,35,892 | 36,011 | 23,132 | 1,95,035 | 68,043 | 21,803 | ,, | 9,910 | 9,89,833 | 4,76,473 |
| 1867-68 | 495 | 1,421 | 1,46,981 | 36,903 | 27,497 | 2,11,381 | 75,066 | 27,813 | 17,569 | 12,373 | 10,57,914 | 5,13,434 |
| 1868-69 | 514 | 1,434 | 1,50,155 | 40,586 | 28,881 | 2,19,622 | 78,152 | 30,706 | 12,294 | 11,218 | 11,46,582 | 5,24,317 |
| 1869-70 | 544 | 1,509 | 1,59,971 | 43,183 | 30,904 | 2,34,118 | 92,585 | 30,224 | 15,659 | 13,030 | 12,21,985 | 5,55,220 |
| 1870-71 | 594 | 1,644 | 1,73,325 | 47,611 | 31,760 | 2,52,696 | 1,07,509 | 32,773 | 28,684 | 14,774 | 12,90,613 | 6,19,057 |
| 1871-72 | 649 | 1,778 | 1,96,139 | 54,212 | 30,067 | 2,80,418 | 1,09,216 | 28,699 | 31,497 | 14,450 | 13,76,930 | 6,81,660 |
| 1872-73 | 669 | 1,849 | 2,10,510 | 64,709 | 25,826 | 3,01,945 | 1,11,293 | 23,908 | 17,701 | 17,773 | 14,98,258 | 7,25,553 |
| 1873-74 | 710 | 1,958 | 2,27,423 | 67,409 | 31,244 | 3,26,076 | 1,17,280 | 32,586 | 18,617 | 17,609 | 16,31,576 | 7,76,870 |
| 1874-75 | 752 | 2,072 | 2,40,420 | 70,533 | 36,368 | 3,47,321 | 1,25,891 | 37,263 | 21,504 | 19,170 | 17,66,459 | 8,28,960 |
| 1875-76 | 811 | 2,220 | 2,60,106 | 71,070 | 43,645 | 3,74,821 | 1,41,433 | 41,639 | 29,461 | 25,440 | 18,89,257 | 8,98,326 |
| 1876-77 | 868 | 2,367 | 2,81,605 | 83,240 | 39,997 | 4,04,842 | 1,51,517 | 41,281 | 36,096 | 30,178 | 20,25,100 | 9,71,118 |
| 1877-78 | 903 | 2,473 | 2,92,741 | 95,401 | 45,435 | 4,33,577 | 1,57,487 | 46,589 | 18,359 | 27,591 | 21,90,519 | 10,11,582 |

# Statement

*Abstract of Receipts and Disbursements of the*
*from 1st May 1837 to*

RECEIPTS.

**Widows' Fund.**

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Registered subscriptions on this account from 1837-38 to 1876-77 .....Rs. | 53,70,074 | 10 | 0 | | | | | | | |
| Ditto in 1877-78 ..... | 4,13,992 | 10 | 0 | | | | | | | |
| | | | | 57,84,067 | 4 | 0 | | | | |
| Less abatements of subscriptions on this account from 1849-50 to 1876-77 .....Rs. | 11,70,154 | 8 | 0 | | | | | | | |
| Ditto in 1877-78 ..... | 1,05,003 | 0 | 0 | | | | | | | |
| | | | | 12,75,157 | 8 | 0 | | | | |
| | | | | | | | 45,08,909 | 12 | 0 |

**Children's Fund.**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Registered subscriptions on this account from 1837-38 to 1876-77 .....Rs. | 35,11,556 | 12 | 9 | | | | | | |
| Ditto in 1877-78 ..... | 2,84,182 | 4 | 11 | | | | | | |
| | | | | 37,95,739 | 1 | 8 | | | |
| Less abatements of subscriptions from 1853-54 to 1876-77 .....Rs. | 6,76,527 | 5 | 3 | | | | | | |
| Ditto in 1877-78 ..... | 64,930 | 8 | 0 | | | | | | |
| | | | | 7,41,457 | 13 | 3 | | | |
| | | | | | | | 30,54,281 | 4 | 5 |

**Interest.**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Received from Government of India from 1837-38 to 1876-77 ..... | | | Rs. | 40,90,866 | 9 | 11 | | | |
| Ditto in 1877-78 ..... | | | ,, | 3,46,629 | 9 | 9 | | | |
| | | | | | | | 44,37,496 | 3 | 8 |

**Fees.**

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Received from 1837-38 to 1876-77 ..... | | | Rs. | 38,341 | 10 | 0 | | | |
| Ditto in 1877-78 ..... | | | ,, | 2,165 | 1 | 11 | | | |
| | | | | | | | 40,506 | 11 | 11 |
| | | | | Total, Rupees | | | 1,20,41,194 | 0 | 0 |

*N. B.*—The amount of interest allowed has been apportioned thus :—

| | | | |
|---|---|---|---|
| To Widows' Fund, Rs. | 25,06,635 | 8 | 9 |
| ,, Children's Fund, ,, | 12,75,851 | 1 | 4 |
| ,, Charges General, ,, | 6,55,009 | 9 | 7 |
| Total Rupees | 44 37,496 | 3 | 8 |

*Memo of Charges from 1st May 1877 to 30th April 1878.*

| | | | |
|---|---|---|---|
| Secretary's Allowance .. ... ... ... | 2,910 | 0 | 0 |
| Accountant and Collector ... ... ... ... | 3,000 | 0 | 0 |
| Establishment ... ... ... ... ... | 9,665 | 0 | 0 |
| Actuary ... ... .. ... ... | 1,500 | 0 | 0 |
| Auditors ... ... ... ... ... | 900 | 0 | 0 |
| Consulting Physician ... ... ... ... | 1,200 | 0 | 0 |
| Office rent, inclusive of charges for Water supply ... ... | 3,334 | 8 | 0 |
| Advertising Charges ... ... ... ... | 321 | 15 | 0 |
| Printing Charges .. ... ... .. | 1,418 | 8 | 1 |
| Postage and Telegrams ... ... ... ... | 930 | 15 | 6 |
| Carried over, Rupees | 25,180 | 14 | 7 |

# No. 4

## *Uncovenanted Service Family Pension Fund, 30th April 1878.*

DISBURSEMENTS

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Widows' Fund** | | | | | | | | | | | |
| Pensions paid on this account from 1837 38 to 1876 77 . Rs | 29,44,753 | 10 | 2 | | | | | | | | |
| Ditto in 1877-78 . | 2,32,869 | 11 | 4 | | | | | | | | |
| | | | | 31,77,623 | 5 | 6 | | | | | |
| Less received from Government of India, being sums paid to Widows who became incumbents in consequence of the mutiny from 1857-58 to 1876-77 | 57,731 | 8 | 3 | | | | | | | | |
| Ditto in 1877-78 . | 2,484 | 0 | 0 | | | | | | | | |
| | | | | 60,215 | 8 | 3 | | | | | |
| | | | | | | | 31,17,407 | 13 | 3 | | |
| **Children's Fund** | | | | | | | | | | | |
| Pensions paid on this account from 1837-38 to 1876-77 | 20 37,112 | 14 | 2 | | | | | | | | |
| Ditto in 1877-78 . | 1,58,253 | 7 | 10 | | | | | | | | |
| | | | | 21,95,368 | 6 | 0 | | | | | |
| Less received from Government of India, being sums paid to Orphans who became incumbents in consequence of the mutiny from 1857-58 to 1876-77, . | 54,987 | 6 | 6 | | | | | | | | |
| Ditto in 1877-78 . | 768 | 0 | 0 | | | | | | | | |
| | | | | 55,755 | 6 | 6 | | | | | |
| | | | | | | | 21,39,612 | 15 | 6 | | |
| **Charges General** | | | | | | | | | | | |
| Paid Office Establishment, Contingencies, Medical Fees, and Exchange from 1837-38 to 1876-77 | | | | 6,38 168 | 3 | 0 | | | | | |
| Ditto in 1877-78 | | | | 57,348 | 2 | 6 | | | | | |
| | | | | | | | 6,95,516 | 5 | 6 | | |
| **Balance on 30th April 1878** | | | | | | | | | | | |
| With Government of India | 61,46 842 | 6 | 3 | | | | | | | | |
| ,, Local Government Accountants | 27,850 | 0 | 11 | | | | | | | | |
| ,, Fund's Bankers | 47,996 | 1 | 8 | | | | | | | | |
| ,, Accountant & Collector & Cashier | 3,114 | 8 | 9 | | | | | | | | |
| Unadjusted subscriptions | 10,470 | 15 | 2 | | | | | | | | |
| | | | | 62,36,274 | 0 | 9 | | | | | |
| Less deposits . | | | | 1,47,617 | 3 | 0 | | | | | |
| | | | | | | | 60,88,656 | 13 | 9 | | |
| | | | | Total, Rupees | | | 1,20,41,194 | 0 | 0 | | |

E W KELLNER, G W. MACLEOD, } *Auditors,*

E E H ANDREWS, *Accountant and Collector*

*Memo of Charges from 1st May 1877 to 30th April 1878 —(Continued )*

| | | | |
|---|---|---|---|
| Brought forward Rupees | 25,180 | 14 | 7 |
| Receipt Stamps, Stamping Entrance Certificates and Form D, and Stamped cheques . | 641 | 14 | 0 |
| Lighting, Police and Water Tax .. | 174 | 7 | 0 |
| Monthly Pension to Radhyca Nath Bysack | 300 | 0 | 0 |
| Loss in Exchange on remittances to London Incumbents .. | 24,651 | 11 | 5 |
| Commission paid to Messrs Coutts and Co. | 1,606 | 12 | 0 |
| Medical fees . | 3,904 | 0 | 0 |
| Furniture, | 19 | 8 | 0 |
| Account Books, Stationery, Punkah Pullers, and Contingencies | 868 | 15 | 6 |
| Total, Rs | 57,348 | 2 | 6 |

## CLASSIFIED LIST OF EXISTING RISKS

On the 30th April 1878, as compared with monthly Subscriptions

## WIDOWS' FUND.

| *Rate of Annuity for each Nominee.* @ | *No. of Nominees.* | *Total amount of Annuity.* | *Total Subscriptions.* |
|---|---|---|---|
| 200 0 0 | 51 | 10,200 | 3,681 14 0 |
| 180 0 0 | 1 | 180 | 54 2 0 |
| 175 0 0 | 1 | 175 0 0 | 61 4 0 |
| 170 0 0 | 2 | 340 0 0 | 121 5 0 |
| 167 0 0 | 1 | 167 0 0 | 72 3 0 |
| 166 0 0 | 1 | 166 0 0 | 56 15 0 |
| 150 0 0 | 56 | 8,400 0 0 | 2,998 14 3 |
| 145 0 0 | 1 | 145 0 0 | 56 13 0 |
| 140 0 0 | 1 | 140 0 0 | 41 15 0 |
| 130 0 0 | 2 | 260 0 0 | 96 1 0 |
| 125 0 0 | 16 | 2,000 0 0 | 739 6 0 |
| 122 0 0 | 1 | 122 0 0 | 38 7 0 |
| 120 0 0 | 5 | 600 0 0 | 213 5 0 |
| 110 0 0 | 2 | 220 0 0 | 100 9 0 |
| 100 0 0 | 340 | 34,000 0 0 | 12,131 3 6 |
| 90 0 0 | 4 | 360 0 0 | 140 5 0 |
| 88 0 0 | 1 | 88 0 0 | 38 0 0 |
| 84 0 0 | 4 | 336 0 0 | 125 11 0 |
| 83 5 4 | 2 | 166 10 8 | 48 2 0 |
| 83 0 0 | 2 | 166 0 0 | 59 13 0 |
| 80 0 0 | 45 | 3,600 0 0 | 1,397 0 9 |
| 75 0 0 | 44 | 3,300 0 0 | 1,160 8 0 |
| 70 0 0 | 16 | 1,120 0 0 | 408 7 0 |
| 60 0 0 | 44 | 2,640 0 0 | 961 13 0 |
| 55 0 0 | 2 | 110 0 0 | 36 3 0 |
| 52 0 0 | 1 | 52 0 0 | 19 7 0 |
| 50 0 0 | 364 | 18,200 0 0 | 6,592 3 0 |
| 45 0 0 | 2 | 90 0 0 | 32 6 0 |
| 44 0 0 | 1 | 44 0 0 | 15 0 0 |
| 42 8 0 | 1 | 42 8 0 | 15 0 0 |
| 42 0 0 | 2 | 84 0 0 | 30 10 0 |
| 41 0 0 | 1 | 41 0 0 | 16 0 0 |
| 40 0 0 | 46 | 1,840 0 0 | 681 13 0 |
| 36 0 0 | 3 | 108 0 0 | 46 1 0 |
| 35 0 0 | 8 | 280 0 0 | 99 7 0 |
| 33 5 4 | 1 | 33 5 4 | 0 0 0 |
| 32 0 0 | 14 | 448 0 0 | 189 13 0 |
| 30 0 0 | 93 | 2,790 0 0 | 1,041 11 0 |
| 28 8 0 | 1 | 28 8 0 | 9 13 9 |
| 25 0 0 | 92 | 2,300 0 0 | 860 12 4 |
| 21 0 0 | 1 | 21 0 0 | 6 1 0 |
| 20 0 0 | 42 | 840 0 0 | 277 7 8 |
| 18 0 0 | 1 | 18 0 0 | 5 3 0 |
| 17 0 0 | 1 | 17 0 0 | 6 4 0 |
| 16 10 8 | 1 | 16 10 8 | 5 1 0 |
| 16 0 0 | 9 | 144 0 0 | 52 9 0 |
| 15 0 0 | 15 | 225 0 0 | 91 0 0 |
| 14 0 0 | 1 | 14 0 0 | 8 3 0 |
| 12 0 0 | 1 | 12 0 0 | 5 8 0 |
| 11 13 4 | 1 | 11 13 4 | 1 5 1 |
| 10 0 0 | 4 | 40 0 0 | 15 5 0 |
| Total | 1,352 | 96,742 8 0 | 34,964 3 4 |

# CHILDREN'S FUND.

## DAUGHTERS.

| Rate of Annuity for each Daughter. | Number of Daughters. | Total Annuities for Daughters. | Total Subscription for Daughters. |
|---|---|---|---|
| 80 0 0 | 114 | 9,120 0 0 | 2,841 7 6 |
| 75 0 0 | 8 | 600 0 0 | 205 13 0 |
| 70 0 0 | 6 | 420 0 0 | 152 14 0 |
| 66 0 0 | 8 | 528 0 0 | 166 13 0 |
| 65 0 0 | 3 | 195 0 0 | 65 8 0 |
| 64 0 0 | 1 | 64 0 0 | 17 11 0 |
| 60 0 0 | 27 | 1,620 0 0 | 468 0 0 |
| 52 0 0 | 3 | 156 0 0 | 50 9 0 |
| 50 0 0 | 204 | 10,200 0 0 | 3,144 7 0 |
| 48 0 0 | 7 | 336 0 0 | 118 11 0 |
| 46 0 0 | 1 | 46 0 0 | 12 10 0 |
| 45 0 0 | 2 | 90 0 0 | 37 6 0 |
| 42 0 0 | 3 | 126 0 0 | 44 1 0 |
| 40 0 0 | 161 | 6,440 0 0 | 2,108 13 0 |
| 36 0 0 | 5 | 180 0 0 | 70 8 0 |
| 35 0 0 | 14 | 490 0 0 | 172 7 0 |
| 33 0 0 | 1 | 33 0 0 | 7 3 0 |
| 32 0 0 | 81 | 2,592 0 0 | 877 0 9 |
| 30 0 0 | 100 | 3,000 0 0 | 979 9 0 |
| 28 0 0 | 2 | 56 0 0 | 18 0 0 |
| 27 8 0 | 1 | 27 8 0 | 10 10 0 |
| 25 0 0 | 123 | 3,075 0 0 | 1,011 3 0 |
| 24 0 0 | 9 | 216 0 0 | 82 1 0 |
| 22 0 0 | 1 | 22 0 0 | 6 12 0 |
| 20 0 0 | 223 | 4 460 0 0 | 1,431 4 9 |
| 16 0 0 | 192 | 3,072 0 0 | 1,013 2 0 |
| 15 0 0 | 27 | 405 0 0 | 106 14 0 |
| 12 0 0 | 9 | 108 0 0 | 33 5 0 |
| 10 0 0 | 69 | 690 0 0 | 197 15 0 |
| 8 0 0 | 11 | 88 0 0 | 28 0 0 |
| 7 0 0 | 1 | 7 0 0 | 2 9 0 |
| 6 0 0 | 2 | 12 0 0 | 3 15 0 |
| 5 0 0 | 14 | 70 0 0 | 20 15 0 |
| 4 0 0 | 4 | 16 0 0 | 4 11 0 |
| Total | 1,437 | 48,560 8 0 | 15,512 12 0 |

# CHILDREN'S FUND.

## SONS.

| Rate of Annuity for each Son | Number of Sons. | Total Annuities for Sons. | Total Subscription for Sons |
|---|---|---|---|
| 100 0 0 | 3 | 300 0 0 | 68 6 0 |
| 90 0 0 | 1 | 90 0 0 | 18 9 0 |
| 80 0 0 | 114 | 9,120 0 0 | 2,098 2 0 |
| 75 0 0 | 5 | 375 0 0 | 86 3 0 |
| 72 0 0 | 1 | 72 0 0 | 17 13 0 |
| 70 0 0 | 4 | 280 0 0 | 73 5 0 |
| 65 0 0 | 2 | 130 0 0 | 37 13 0 |
| 64 0 0 | 1 | 64 0 0 | 11 3 0 |
| 60 0 0 | 26 | 1,560 0 0 | 421 14 0 |
| 50 0 0 | 126 | 6,300 0 0 | 1,665 14 0 |
| 45 0 0 | 1 | 45 0 0 | 13 0 0 |
| 44 0 0 | 1 | 44 0 0 | 12 3 0 |
| 42 0 0 | 2 | 84 0 0 | 25 3 0 |
| 41 0 0 | 1 | 41 0 0 | 8 5 0 |
| 40 0 0 | 115 | 4,600 0 0 | 1,185 0 0 |
| 36 0 0 | 1 | 36 0 0 | 15 1 0 |
| 35 0 0 | 4 | 140 0 0 | 35 10 0 |
| 33 0 0 | 1 | 33 0 0 | 7 9 0 |
| 32 0 0 | 69 | 2,208 0 0 | 594 4 3 |
| 30 0 0 | 70 | 2,100 0 0 | 534 14 0 |
| 25 0 0 | 76 | 1,900 0 0 | 454 4 0 |
| 24 0 0 | 3 | 72 0 0 | 23 6 0 |
| 20 0 0 | 131 | 2,620 0 0 | 652 15 0 |
| 16 0 0 | 134 | 2,144 0 0 | 516 2 0 |
| 15 0 0 | 12 | 180 0 0 | 37 5 0 |
| 12 0 0 | 8 | 96 0 0 | 26 9 0 |
| 10 0 0 | 81 | 810 0 0 | 175 10 0 |
| 8 0 0 | 20 | 160 0 0 | 34 5 0 |
| 7 0 0 | 7 | 49 0 0 | 12 2 0 |
| 6 0 0 | 6 | 36 0 0 | 6 14 0 |
| 5 0 0 | 9 | 45 0 0 | 11 15 0 |
| 4 0 0 | 1 | 4 0 0 | 0 12 0 |
| Total | 1,036 | 35,738 0 0 | 8,882 6 3 |

## ABSTRACT.

| | Total Monthly Risks | | | Total Monthly Subscriptions. | | |
|---|---|---|---|---|---|---|
| | Rs. | A | P. | Rs | A. | P |
| 1,352 Nominees on the Widows' Fund, | 96 742 | 8 | 0 | 34 964 | 3 | 4 |
| 1,437 Daughters on the Children's Fund, | 48,560 | 8 | 0 | 15,512 | 12 | 0 |
| 1,036 Sons on the Children's Fund, | 35,738 | 0 | 0 | 8,882 | 6 | 3 |
| Total, 3,825 Rupees | 1,81,041 | 0 | 0 | 59,359 | 5 | 7 |

## CLASSIFIED LIST OF PENSIONS.

### WIDOWS.

| Rate of Monthly Pension for each Widow. | | | Number of Incumbents. | | | Total amount of Monthly Pension. | | |
|---|---|---|---|---|---|---|---|---|
| 200 | 0 | 0 | 2 | | | 400 | 0 | 0 |
| 160 | 0 | 0 | 1 | ... | ... | 160 | 0 | 0 |
| 150 | 0 | 0 | 19 | ... | ... | 2,850 | 0 | 0 |
| 140 | 0 | 0 | 1 | ... | ... | 140 | 0 | 0 |
| 125 | 0 | 0 | 3 | ... | ... | 375 | 0 | 0 |
| 120 | 0 | 0 | 3 | ... | ... | 360 | 0 | 0 |
| 100 | 0 | 0 | 71 | ... | ... | 7,100 | 0 | 0 |
| 80 | 0 | 0 | 4 | .. | ... | 320 | 0 | 0 |
| 75 | 0 | 0 | 17 | ... | ... | 1,275 | 0 | 0 |
| 70 | 0 | 0 | 3 | ... | ... | 210 | 0 | 0 |
| 60 | 0 | 0 | 10 | ... | ... | 600 | 0 | 0 |
| 58 | 5 | 4 | 1 | .. | ... | 58 | 5 | 4 |
| 52 | 0 | 0 | 1 | ... | ... | 52 | 0 | 0 |
| 50 | 0 | 0 | 94 | ... | ... | 4,700 | 0 | 0 |
| 42 | 0 | 0 | 1 | ... | ... | 42 | 0 | 0 |
| 40 | 10 | 0 | 1 | ... | ... | 40 | 10 | 0 |
| 40 | 0 | 0 | 12 | .. | ... | 480 | 0 | 0 |
| 38 | 0 | 0 | 1 | ... | ... | 38 | 0 | 0 |
| 37 | 0 | 0 | 1 | ... | ... | 37 | 0 | 0 |
| 33 | 5 | 4 | 2 | ... | ... | 66 | 10 | 8 |
| 32 | 0 | 0 | 4 | ... | ... | 128 | 0 | 0 |
| 34 | 0 | 0 | 1 | ... | ... | 34 | 0 | 0 |
| 30 | 0 | 0 | 11 | ... | ... | 330 | 0 | 0 |
| 25 | 0 | 0 | 20 | ... | ... | 500 | 0 | 0 |
| 20 | 0 | 0 | 5 | .. | ... | 100 | 0 | 0 |
| 18 | 0 | 0 | 1 | ... | .. | 18 | 0 | 0 |
| 16 | 12 | 9 | 1 | ... | ... | 16 | 12 | 9 |
| 16 | 0 | 0 | 5 | ... | ... | 80 | 0 | 0 |
| 15 | 0 | 0 | 1 | ... | ... | 15 | 0 | 0 |
| | | | Total 297 | | | Rupees 20,526 | 6 | 9 |

### DAUGHTERS.

| Rate of Monthly Pension for each Daughter. | | | Number of Daughters. | | | Total Monthly Pension. | | |
|---|---|---|---|---|---|---|---|---|
| 80 | 0 | 0 | 7 | ... | ... | 560 | 0 | 0 |
| 75 | 0 | 0 | 2 | ... | ... | 150 | 0 | 0 |
| 62 | 0 | 0 | 1 | ... | ... | 62 | 0 | 0 |
| 60 | 0 | 0 | 2 | ... | ... | 120 | 0 | 0 |
| 50 | 0 | 0 | 45 | ... | ... | 2,250 | 0 | 0 |
| 48 | 0 | 0 | 2 | ... | ... | 96 | 0 | 0 |
| 45 | 0 | 0 | 1 | ... | ... | 45 | 0 | 0 |
| 40 | 0 | 0 | 23 | ... | ... | 920 | 0 | 0 |
| 35 | 0 | 0 | 3 | ... | ... | 105 | 0 | 0 |
| 33 | 5 | 4 | 1 | ... | ... | 33 | 5 | 4 |
| 32 | 0 | 0 | 47 | ... | ... | 1,504 | 0 | 0 |
| 30 | 0 | 0 | 12 | ... | ... | 360 | 0 | 0 |
| 25 | 0 | 0 | 23 | ... | ... | 575 | 0 | 0 |
| 24 | 0 | 0 | 5 | ... | ... | 120 | 0 | 0 |
| 20 | 0 | 0 | 27 | ... | ... | 540 | 0 | 0 |
| 16 | 0 | 0 | 73 | ... | ... | 1,168 | 0 | 0 |
| 12 | 12 | 9 | 1 | ... | ... | 12 | 12 | 9 |
| 12 | 0 | 0 | 5 | ... | ... | 60 | 0 | 0 |
| 10 | 0 | 0 | 12 | ... | ... | 120 | 0 | 0 |
| 8 | 0 | 0 | 7 | ... | ... | 56 | 0 | 0 |
| | | | Total 299 | | | Rupees 8,857 | 2 | 1 |

## SONS.

| Rate of Monthly Pension for each Son. | | | Number of Sons. | | | Total Monthly Pension. | | |
|---|---|---|---|---|---|---|---|---|
| 100 | 0 | 0 | 1 | ... | ... | 100 | 0 | 0 |
| 80 | 0 | 0 | 14 | ... | ... | 1,120 | 0 | 0 |
| 70 | 0 | 0 | 1 | ... | ... | 70 | 0 | 0 |
| 65 | 0 | 0 | 1 | ... | ... | 65 | 0 | 0 |
| 60 | 0 | 0 | 2 | ... | ... | 120 | 0 | 0 |
| 50 | 0 | 0 | 15 | ... | ... | 750 | 0 | 0 |
| 48 | 0 | 0 | 2 | ... | ... | 96 | 0 | 0 |
| 44 | 0 | 0 | 1 | ... | ... | 44 | 0 | 0 |
| 40 | 0 | 0 | 10 | ... | ... | 400 | 0 | 0 |
| 35 | 0 | 0 | 4 | ... | ... | 140 | 0 | 0 |
| 32 | 0 | 0 | 17 | ... | ... | 544 | 0 | 0 |
| 30 | 0 | 0 | 11 | ... | ... | 330 | 0 | 0 |
| 25 | 0 | 0 | 14 | .. | ... | 350 | 0 | 0 |
| 20 | 0 | 0 | 12 | ... | ... | 240 | 0 | 0 |
| 16 | 0 | 0 | 26 | ... | ... | 416 | 0 | 0 |
| 12 | 0 | 0 | 2 | ... | ... | 24 | 0 | 0 |
| 10 | 0 | 0 | 7 | ... | ... | 70 | 0 | 0 |
| 8 | 0 | 0 | 2 | ... | ... | 16 | 0 | 0 |
| | | Total | 142 | ... | Rupees | 4,895 | 0 | 0 |

## ABSTRACT.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| 297 | Widows receiving pension monthly | ... | Rs. | 20,526 | 6 | 9 |
| 299 | Daughters ditto | ... | ,, | 8,857 | 2 | 1 |
| 142 | Sons ditto | ... | ,, | 4 895 | 0 | 0 |
| Total 738 | | | Rupees | 34,278 | 8 | 10 |

# APPENDIX.

## PART I.

# LIST OF SUBSCRIBERS

TO THE

# Uncovenanted Service Family Pension Fund

ON THE 30TH APRIL 1878.

| | |
|---|---|
| Adams, C. A. E. G. | w |
| Adams, J. | |
| Ager, S. | w |
| Alder, W. J. B. | |
| Aldridge, C. A. | |
| Alexander, C. W. W. | w |
| Allan, W. G. | |
| Allcock, A. | w |
| Allen, J. | w |
| Allen, T. | |
| Alley, H. W. | |
| Allmark, J. | |
| Allnutt, C. H. | w |
| Allsop, J. G. | w |
| Alone, J. | |
| Alpin, W. T. | c |
| Amiet, A. L. | w |
| Anderson, A. | |
| Anderson, B. | |
| Anderson, C C. | w |
| Anderson, P. F. | w |
| Andrews, G. A. | |
| Andrews, H. | w |
| Anley, G. A. D. | |
| Annesley, R. H. E. | w |
| Antram, A. B. | |
| Anthony, A. | |
| Anthony, F. | |
| Anthony, J. C. | w |
| Apjohn, J. H. | |
| Armstrong, C. M. | |
| Armstrong, J. P. | |
| Archer, F. E. | |
| Arrakiel, M. G. | |
| Arratoon, A. J. | w |
| Arrow, J. G. E. | w |
| Arthur, R. J. | |
| Ashe, A. B. | |
| Ashe, C. | |
| Atkins, R. | w |
| Atkins, W. | w |
| Atkinson, A. | w |
| Atkinson, D. | c |
| Atkinson, G. W. E. | c |
| Atkinson, J. J. | w |
| Atkinson, S. | |
| Augier, P. C. | |
| Augustin, A. C. | |
| Augustin, C. F. | |
| Augustine, J. | w |
| Avern, F. M. | |
| Avery, W. P. | w |
| Avietmall, J. J. | |
| Ayres, P. B. C. | w |
| Babonau, T. W. | |
| Bagley, G. W. | |
| Baker, A. | |
| Baker, C. G. | |
| Baker, E. B. | |
| Ball. A. | w |
| Ballantine, L. J. | |
| Ballantyne, E. | w |
| Bamber, H. W. J. | |
| Bancroft, N. W. B. | w |
| Bancroft, N. W. | |
| Baness, J. F. | |
| Barber, L. | c |
| Baptist, J. R. | w |
| Barclay, G. | c |
| Barker, J. A. | w |
| Barker, W. R. | w |
| Barnes, F. | w |
| Baroda Prosad Chuckerbutty | c |
| Barnardo, G. C. F. | c |
| Barrow, H. | w |
| Bartlett, T. W. | w |
| Barton, W. M. | w |
| Basten, J. | w |
| Bathie, A. | w |
| Bayly, W. G. | c |
| Beamish, M. F. | w |
| Bean, A. R. | |
| Bean, L. B. | |
| Beaty, F. H. | |
| Beatty, T. | w |
| Beaumont, J. S. | |
| Beck, H. | w |
| Beck, J. J. | w |
| Beckett, H. B. | |
| Beckett, J. O. | w |
| Behari Lall Chandra | w |
| Behr, B. M. | |
| Behrendt, C. J. | c |
| Belcham, G. | |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Belchambers, J. H. | | Bonifacio, C.S. | w | Browning, C. A. R. | |
| Belchambers, R. J. | w | Bonifacius, A. | c | Bruce, W. D. | |
| Bell, H. | | Bonnaud, C. C. | c | Bruere, R. S. E. R. | w |
| Bell, J. R. | w | Bonnaud, G. A. | w | Bryan, G. M. | w |
| Bell, W. C. | c | Bonnaud, W. K. | w | Bryson, A. | |
| Belletty, F. C. | | Bonner, S. T. | w | Buchan, ST. J. H. | |
| Belletty, M. | | Boutflower, W. N. | w | Buchanan, A. M. | |
| Belletty, N. | | Borthwick, R. | | Buchanan, W. J. | |
| Belletty, R. | | Bourrilhon, A. | | Bull, C. A. | w |
| Bennett, J. R. B. | c | Bower, R. | | Burbridge, W. | |
| Beresford, J. S. | | Bowers, J. | w | Burgess, R. | w |
| Beresford, W. J. C. | | Bowie, A. | w | Burne, K. G. | w |
| Berill, J. M. | | Bowling, A. | w | Burnham, R. | |
| Berrill, E. | c | Bowser, H. C. | | Burr, K. | c |
| Betts, A. S. | w | Boyce, F. R. | w | Burton, G. D. | |
| Beveridge, W. W. | | Boyce, J. H. | | Butterfield, J. | w |
| Beverley, H. | | Braddon, E. N. C. | c | Butterwick, H. C. | |
| Beverley, W. G. | | Bradford, G. A. | | Byrne, E. S. | |
| Bickers, E. | c | Bradley, R. | w | | |
| Bignell, R. A. D. | w | Bradshaw, J. | w | Caddy, D. G. | w |
| Bignell, W. K. D. | | Brand, W. H. D. | w | Cadiz, T. R. G. | w |
| Biggs, T. H. | | Branscombe, W. E. | c | Cahill, W. | |
| Bijohn, S. C. | | Brassington, J. W. | c | Callaghan, J. H. | w |
| Billings, G. G. | | Branson, J. H. A. | | Cameron, D. A. | |
| Billings, W. A. | c | Bray, W. H. | | Cameron, J. | |
| Bion, R. | w | Braybrooke, W. S. | w | Campbell, A. | c |
| Birch, E. J. | | Bremner, A. W. | w | Campbell, C. W. | |
| Birch, J. B. | w | Brennand, W. | | Campbell, H. F. | w |
| Bird, S. | c | Bridgnell, J. | c | Campbell, James | c |
| Biss, J. K. | | Bristow, H. | w | Cantopher, B. W. | w |
| Biss, R. L. | | Broadway, P. N. | | Cappel, A. J. L. | |
| Biss, W. | | Broadhead, E. H. | | Cardew, F. C. | |
| Black, J. | c | Brockman, W. D. | | Carey, J. S. | w |
| Black, W. G. | w | Broderick, J M. | w | Carnduff, D. | |
| Blanchett, T. | w | Brodie, J. | w | Carnegy, P. | |
| Blanford, H. F. | | Bromley, W. B. | w | Carrapiett, J. B. | |
| Blewitt, F. R. | w | Brooke, W. R. | w | Carrington, R. C. | w |
| Blewitt, W. T. | | Brookes, O. H. | | Carter, S. G. | |
| Blochmann, H | | Brooks, F. G. | | Cartland, J. | w |
| Blong, T. J. | w | Brooks, T. E. | w | Carty, C. J. | |
| Blood, B. W. | w | Brown, C. | | Casabon, C. R. | |
| Blunt, H. | | Brown, C. J. | | Cashman, J. H. | |
| Blunt, R. | | Brown, H. A. | c | Caspersz, C. P. | |
| Bock, A. R | w | Brown, H. G. | c | Cawley, G. J. | w |
| Bolst, C. Y. C. | w | Brown, P. H. | c | Cecil, A. F. | w |
| Bolst, F. C. | w | Brown, T. A. | | Chalke J. C. | |
| Bolst, H. A. | | Brown, W. | w | Chalmers, R. F. | |
| Bolst, H. J. | w | Brown, W. D'R. | w | Chalon, J. B. | |
| Bolst, T. W. R. | | Browne, B. R. | | Chamarett, A. | w |
| Bond, A. | c | Browne, C. R. | w | Chambers, E. | |
| Bond, F. | | Browne, W. E. | w | Chambers, J. | c |
| Bond, J. | | Browne, W. J. | | Chapman, M. | w |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Charde, E. L. | | Cooke, C. J. | w | Davies, J. W. | w |
| Charles, G. G. | w | Cooke, C. N. | w | Davies, J. J. | w |
| Charles, S. S. | w | Cooke, C. R. | | Davis, A. A. F. | w |
| Charles, T. G. | | Cooke, G. F. | w | Davis, C. T. | w |
| Charlton, J. L. | c | Cooke, G. H. | w | Davis, H H. | |
| Chater, A. | w | Cooke, J. E. | | Davis, W. P. | w |
| Chew, R. W. S. | | Cooper, T. E. G. | | Dawe, W. H. | |
| Chill, W. N. | | Corbett, P. | | Dawes, T. B. | w |
| Chisholm, R. F. | c | Cordner, R. A. | c | Dawson, F. A. S. | |
| Christie J. | w | Cornelius, A. J. | w | Day, J. | w |
| Clague, P. E. | w | Cornish, W. H. | | D'Cruz, H. J. | |
| Clark, A. | w | Corry, A. | | D'Cruz, J. J. | |
| Clark, B. | | Cosserat, P. | | Deane, J. R. | |
| Clark, D. S. | | Cotgrave, H. F. | w | Deare, W. G. | |
| Clark, James. | | Cotton, H. C. | c | Deatker, J. F. | |
| Clark, T. W. D. | w | Cotton, W. G. L. | w | DeBretton, C. J. | |
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| O'Brien, W. | w | Pereira, J. A. | | Priestley, C. W. | |
| O'Connor, J. | | Pereira, J. J. | w | Pringle, J. R. | c |
| O'Connor, M. J. | | Pereira, T. | w | Pritchard, C. A. | |
| O'Connor, R. S. | w | Perreau, J. C. | w | Privett, W. H. | w |
| O'Connor, T. A. | | Perry, H. | w | Probhat Ch. Chatterjee. | |
| O'Conor, J. E. | | Peters, A. | w | Proby, D. G. | w |
| Ollenback, C. G. | | Peters, R. H. | c | Pughe, R. F. H. | w |
| Ollenback, J. L. | | Peterson, J. F. | | Purchase, E. B. | w |
| Oman, J. C. | w | Pettitt, G | w | Purcell, J. | c |
| Oneal, W. J. | w | Philipe, G. de Rhe. | w | Pyster, C. E. | c |
| Ord, W. K. | | Philipps, A. | c | | |
| O'Reilly, M. P. | | Phillips, C. A. | | Quinlan, A. W. R. | c |
| O'Reilly, W. | c | Phillips, E. A. | | | |
| Osborne, D. | | Phipps, A. L. E. | w | Raha, K. C. | w |
| O'Sullivan, T. W. | c | Phipps, C. | c | Ransom, H. S. | |
| O'Sullivan, W. J. | | Phipps, S. U. | w | Ravenscroft, H. B. | |
| Owen J. A. | | Picachy, D. | | Rayner, G. | |
| Owen, W. L. | | Picachy, L. | | Read, H. | |
| | | Pickard, J. | | Read, R. | |
| Palmer, C. | | Pigott, G. P. | | Rebeiro, J. | c |
| Palmer, D. | | Pigott, S. J. | w | Rebello, J. | w |
| Palmer, E. H. | w | Pilkington, J. W. | w | Rebello, W. A. | w |
| Palmer, J. S. | w | Pinniger, E. | c | Rector, R. | w |
| Palmer, W. | | Platts, C. S. | | Reed, P. J. | |
| Panioty, D. | c | Platts, F. T. | | Reed, S. | |
| Park, J. W. | | Platts, W. J. | w | Reed, W. | w |
| Parker, J. L. (C.E.) | w | Plomer, E. W. | w | Reily, J. H. | c |
| Parker, W. H. | c | Plowden, C. A. C. | w | Reilly, T. W. | w |
| Parry, R. | c | Plummer, J. L. | | Rennell, T. | |
| Parry, W. E. | | Pocock, A. | | Renton, H. W. L. | |
| Parsick, N. | c | Pocock, L. J. | | Reynolds, W. H. | |
| Parsons, J. D. | w | Pocock, R. J. M. | | Ribbentrop, B. U. A. C. | c |
| Partridge, T. D'O. | | Ponsonby, C. J. | w | Richards, H. S. | w |
| Paterson, C. | w | Poole, D. J. | | Richards, V. | |
| Patterson, W. H. | | Poole, J. H. | | Richardson, E. | c |
| Pattisson, W. H. | | Pope, J. F. | | Ricketts, G. W. L. | |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Wilmot, C. H. L. W. | w | Wood, C. | | Wright, S. | |
| Wilson, A. | | Wood, C. T. | w | Wright, W. | |
| Wilson, A. B. | | Wood, Jas. | w | Wyatt, A. G. | w |
| Wilson, A. J. | | Wood, John. | w | Wyatt, S. W. | |
| Wilson, J. H. (1) | | Wood, O. | w | Wylie, M. | w |
| Wilson, J. H. (2) | w | Wood, T. E. | c | | |
| Wilson, W. A. | w | Wood, T. W. | w | Yakelee, J. P. | |
| Wince, J. | | Woodford, C. O. | | Yates, J. | w |
| Winckler, G. W. | w | Woodhouse, R. W. | w | Yeatman, C. E. | w |
| Windle, J. A. | | Woodman, E. | w | Younah, A. | |
| Wintle, H. E. | w | Woollam, W. D. | w | Youman, J. | w |
| Wittkugel, J. F. T. | | Wray, C. G. | w | Young, R. J. | c |
| Wolff, I. T. | w | Wray, G. A. | w | Young, S. G. | w |
| Wollaston, A. W. | | Wright, C. F. S. | w | Young, E. G. | c |
| Wollen, C. W. | | Wright, F. | | Young, W. (1) | |
| Wood, B. | | Wright, J. W. | | Young, W. (2) | c |

SUPPLEMENTARY LIST OF SUBSCRIBERS

Admitted from 1st May 1878 to 31st December 1878.

| | | | | | |
|---|---|---|---|---|---|
| Addis, H. B. | w | Dunne, T. H. | c | Matthews, H. E. | w |
| Adshead, G. S. | c | | | More, W. H. | w |
| Armstrong, J. S. | w | Ferguson, J. M. | | Morgan, H. R W. | w |
| Atkinson, G. W. E. | w | Field, F. | w | | |
| | | Fitzgerald, E. L. V. | w | Neame, J. A. C. | c |
| Baldwin, W. J. | w | Fox, A. J. | c | Nelthropp, E. | |
| Balston, C. R. T. | w | Fox, H. E. B. | c | Nesfield, J. C. | c |
| Battles, H. E. | c | | | Newitt, S. J. | w |
| Belle 1, G. | c | Gilmore, W. N. | w | | |
| Berrill, G. F. | w | Godfrey, J. | | Park, M. | c |
| Biddulph, T. H. S. | w | Gouldsbury, C. E. | w | Peal, R. H. | |
| Bolst, C. Y. C. | c | Gray, A. C. | w | Pedler, A | w |
| Bonnaud, C. C. | w | Graydon, N. A. | w | Peychers, H. W. | |
| Boreham, A. | w | Goolzar Shaw, | c | Ponsonby, C. J. | c |
| | | | | Poole, W. | |
| Calder, D. | w | Hand, J. E. | c | Pundt, G. W. | c |
| Campbell, James | w | Harvey, W. G. | w | | |
| Campbell, John | | Haw-thorne, W. C. S. | w | Quinn, J. | w |
| Carnac, C J R. | w | Hill, E. P. S. | w | Quiros, A. | |
| Chambers, N. A. R. | | Hodson, R. G. | | | |
| Chandra, B. L. | c | Holmes, A. | w | Rennell, T. | c |
| Chennell, J. A. | | Hughes, J. O. | w | Roberts, T. | w |
| Chill, G. P. | c | Hurst, J. | w | Robinson, G. | w |
| Collett, J. | w | | | Rosario, J. | w |
| Cooke, C. J. | c | Ivens, J. H. | w | Rowe, A. W. | |
| Cookey, T. A. | | | | Ryan, J. A. | w |
| Cooksey, W. R. | w | Jackson, F. A. | w | | |
| Craig, J. | c | | | Scott, J. R. | w |
| | | Kallonas, U. N. | | Seeluna, G. F. | w |
| D'Costa, D | w | Kitchen, H. T. | c | Shakespear, W. H. S. | w |
| Davies, A. S. | | | | Simpson, S. J. | c |
| Davies, C. A. W. | c | Lackersteen, M. R | w | Slater, F. T. | c |
| Dease, R. P. | | Larkins, W. | w | Smith, E. M. | w |
| D'Roze, A. C. E. | c | Lawrance, C. E. | w | Snell, C. W. | w |
| Dowson, E. | w | Lawler, O. B. S. | | Snugg, J. G. | w |
| Drysdale, W. M. | | Leslie, W. W. H. | c | Sparke, G. T. | w |
| Dunhill, M. H. | c | Luffman, J. A. | | Stevens, W. (2) | w |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

SUPPLEMENTARY LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Stoutt, J. | w | Venant, J. P. | w. | Weir, W. | w |
| Sylvester, A. W. | c | | | Wells, E. R. | w |
| | | Wainwright, E. A. | c | Whitby, R. | w |
| Talbot, H. B. | | Waller, J. | c | Wilson, C. W. | w |
| Thompson, T. W. | c | Walshe, J. F. | w | Wright, W. H. | w |
| Thomson, J. T. | c | Ward, L. | w | | |
| Thorpe, P. | | Warth, H. S. F. | w | | |

LIST OF SUBSCRIBERS LAPSED

From 1st May 1878 to 31st December 1878.

| | | | | | |
|---|---|---|---|---|---|
| Amiet, A. L. | w | Hannay, W. | w | Ricketts, J. A. | |
| Anderson, A. | | Hunt, B. | c | Robinson, John | |
| | | Henty, W. E. | w | Rodrigues, J. C. | c |
| Blochmann, H. | | | | Rogers, J. K. | |
| Bolst, | | Inglis, J. K. | w | Rowe, A. W. | w |
| Bradley, R. | w | | | | |
| Bridgnell, J. | c | Jephson, W. | w | Salter, T. J. | w |
| Bromley, W. B. | w | Jones, J. W. | w | Sanderson, A. | w |
| Bryan, G. M. | w | Joseph, C. B. | w | Schlich, W. | w |
| Burr, K. | c | | | Sheriff, R. W. | c |
| | | King, R. | c | Slater, J. | |
| Campbell, John | | | | Smith, E. | |
| Carnegy, P. | c | Langley, V. H. S. | | Smith, G. C. M. | |
| Clark, A. | w | Lloyd, C. D. C. | w | Stubbs, A. T. | w |
| Clowsley, J. | w | | | Surjjo Coomar Ghose, | |
| | | Macleod, C. H. | | Swiney, G. C. | w |
| DeLanougerede, J. L. | w | Madge, G. H. | | | |
| DeRozario, G. | w | Mauger, A. | w | Thompson, T. M. L | w |
| DeSouza, J. F. | w | Milne, G. P. | w | Tweedie, T. | |
| Dickson, W. P. | w | Murphy, J. | w | | |
| Dunne, C. A. | c | | | Watkins, R. | w |
| | | Neil, H. S. | w | Watson, H. W. A. | w |
| Fitzgerald, A. H. D. | w | | | Wilmer, H. | w |
| | | O'Brien, T. | w | Wood, Jn. | w |
| George, S. | w | O'Neal, W. J. | w | | |
| Godrey, E. B. | | | | | |
| | | Patterson, W. H. | | | |
| Hall, F. T. | w | Priestley, C. W. | | | |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

# LIST OF INCUMBENTS

## Of the Uncovenanted Service Family Pension Fund

ON THE 30TH APRIL 1878.

## WIDOWS.

| Names of Widows. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. |
| Aire, D. | 24 | 2 | 1864 | 25 | 0 | 0 |
| Algie, A. L. | 23 | 7 | 1877 | 100 | 0 | 0 |
| Alone, M. | 17 | 1 | 1871 | 40 | 0 | 0 |
| Anderson, F. E. G. | 9 | 1 | 1876 | 100 | 0 | 0 |
| Ansted, L. O. (late Mrs. Judah) resumed | 20<br>4 | 2<br>6 | 1847<br>1864 | 50 | 0 | 0 |
| Anthony, J. E. | 21 | 3 | 1870 | 40 | 0 | 0 |
| Armstrong, E. | 1 | 5 | 1877 | 125 | 0 | 0 |
| Angier, L. W. | 6 | 2 | 1876 | 60 | 0 | 0 |
| Avery, M. A. | 11 | 1 | 1876 | 50 | 0 | 0 |
| Baillie, E. | 15 | 7 | 1856 | 50 | 0 | 0 |
| Baillie, M. | 16 | 11 | 1868 | 75 | 0 | 0 |
| Baillie, P. W. | 17 | 7 | 1875 | 52 | 0 | 0 |
| Ball, M. C. | 25 | 4 | 1878 | 50 | 0 | 0 |
| Baker, E. | 2 | 4 | 1871 | 50 | 0 | 0 |
| Ballands, C. | 26 | 11 | 1849 | 50 | 0 | 0 |
| Bambar, A. | 18 | 1 | 1873 | 70 | 0 | 0 |
| Baptist, H. E. | 21 | 1 | 1868 | 40 | 0 | 0 |
| Barcay, H. F. | 18 | 9 | 1877 | 75 | 0 | 0 |
| Barker, M | 31 | 8 | 1865 | 50 | 0 | 0 |
| Barr, M. F. M. | 18 | 7 | 1874 | 38 | 0 | 0 |
| Barnfield, B. | 29 | 12 | 1857 | 75 | 0 | 0 |
| Baxter, E. | 3 | 9 | 1865 | 100 | 0 | 0 |
| Bean, E. C. | 14 | 11 | 1866 | 50 | 0 | 0 |
| Beanland, M. G. | 12 | 7 | 1859 | 42 | 0 | 0 |
| Beaufoy, M. | 25 | 2 | 1858 | 100 | 0 | 0 |
| Beckett, E. | 31 | 12 | 1877 | 100 | 0 | 0 |
| Beckett, S. J. | 28 | 11 | 1869 | 100 | 0 | 0 |
| Bell, C. | 8 | 4 | 1850 | 100 | 0 | 0 |
| Bell, F. S. | 27 | 1 | 1875 | 100 | 0 | 0 |
| Bell, L. | 21 | 11 | 1874 | 100 | 0 | 0 |
| Bennett, A | 2 | 12 | 1877 | 150 | 0 | 0 |
| Berkeley, E. H. | 13 | 1 | 1876 | 100 | 0 | 0 |
| Bickers, M. | 7 | 10 | 1875 | 100 | 0 | 0 |
| Billings, M. H. | 22 | 10 | 1874 | 100 | 0 | 0 |
| Billon, C. | 26 | 9 | 1874 | 50 | 0 | 0 |
| Black, M. | 11 | 4 | 1866 | 100 | 0 | 0 |
| Blewitt, L. | 23 | 8 | 1876 | 40 | 0 | 0 |
| Blyth, S (late Mrs. Hunter) resumed | 4<br>31 | 5<br>8 | 1856<br>1873 | 33 | 5 | 4 |
| Boaz, E. | 14 | 10 | 1861 | 50 | 0 | 0 |
| Boelte, A. M. | 5 | 10 | 1864 | 30 | 0 | 0 |
| Boon, D. | 3 | 12 | 1872 | 50 | 0 | 0 |
| Bradford, C. | 13 | 10 | 1867 | 150 | 0 | 0 |
| Bradley, C. | 28 | 9 | 1860 | 50 | 0 | 0 |
| Carried over, Rs. | ... .. | | | 3,060 | 5 | 4 |

| Names of Widows. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. |
| Brought over, Rs. | ..... | | | 3,060 | 5 | 4 |
| Brown, M, | 27 | 10 | 1863 | 100 | 0 | 0 |
| Bryson, J. E. | 29 | 6 | 1873 | 100 | 0 | 0 |
| Burnett F. | 15 | 3 | 1859 | 80 | 0 | 0 |
| Butler, E. | 23 | 11 | 1866 | 40 | 0 | 0 |
| Butler, M. | 3 | 2 | 1876 | 50 | 0 | 0 |
| Byrn C. A. | 10 | 12 | 1865 | 50 | 0 | 0 |
| Byrne, A. | 1 | 4 | 1846 | 75 | 0 | 0 |
| Campagnac, E. | 23 | 4 | 1873 | 100 | 0 | 0 |
| Cardozo, A. G. B. | 30 | 3 | 1876 | 25 | 0 | 0 |
| Carshore, E. (late Mrs Buch) resumed | 1<br>1 | 6<br>6 | 1857<br>1865 | 75 | 0 | 0 |
| Carter, E. F. | 24 | 11 | 1875 | 25 | 0 | 0 |
| Caw, M. | 16 | 2 | 1875 | 50 | 0 | 0 |
| Cawley, C. | 16 | 7 | 1855 | 75 | 0 | 0 |
| Churcher, E. | 16 | 8 | 1861 | 50 | 0 | 0 |
| Clapperton, M A. | 21 | 9 | 1847 | 150 | 0 | 0 |
| Clark, E L. (late Mrs Horton) resumed | 2<br>20 | 2<br>12 | 1851<br>1873 | 100 | 0 | 0 |
| Clarke, D. F. | 21 | 8 | 1865 | 150 | 0 | 0 |
| Clarke, J O. | 11 | 2 | 1852 | 50 | 0 | 0 |
| Clarke, M J | 22 | 1 | 1877 | 50 | 0 | 0 |
| Clarkson, F. A. | 10 | 2 | 1876 | 100 | 0 | 0 |
| Clinger, M. | 19 | 2 | 1862 | 40 | 0 | 0 |
| Coles, C. S. | 17 | 3 | 1871 | 100 | 0 | 0 |
| Cooper, E. A. (late Mrs. Cowley) resumed | 26<br>1 | 9<br>9 | 1850<br>1874 | 75 | 0 | 0 |
| Corcoran, A. | 13 | 5 | 1857 | 50 | 0 | 0 |
| Cornabi, C. J. | 30 | 3 | 1878 | 50 | 0 | 0 |
| Cornelius, M. E. | 14 | 3 | 1878 | 50 | 0 | 0 |
| Costley, E. R. | 22 | 6 | 1869 | 100 | 0 | 0 |
| Cox, S E. (late Mrs. Digges) resumed | 28<br>12 | 12<br>4 | 1854<br>1872 | 50 | 0 | 0 |
| Crahley, E. S. | 18 | 4 | 1856 | 80 | 0 | 0 |
| Crawford, A. S. | 16 | 5 | 1871 | 50 | 0 | 0 |
| Culloden, H. A. | 16 | 9 | 1874 | 60 | 0 | 0 |
| DaCosta, C. | 10 | 1 | 1850 | 50 | 0 | 0 |
| Daly, J. A. | 9 | 2 | 1877 | 100 | 0 | 0 |
| Darwood, V. | 4 | 11 | 1876 | 75 | 0 | 0 |
| Davies, E. J. | 22 | 7 | 1876 | 100 | 0 | 0 |
| Davis, M. L. | 5 | 12 | 1871 | 40 | 0 | 0 |
| DeCourcy, L. | 8 | 5 | 1871 | 50 | 0 | 0 |
| DeCruze, C. | 21 | 10 | 1870 | 16 | 0 | 0 |
| DeCruze, E. | 23 | 3 | 1875 | 100 | 0 | 0 |
| Carried over Rs. | ..... | | | 5,791 | 5 | 4 |

List of Incumbents—continued—Widows.

| Names of Widows. | Date of Admission to Pension. | Monthly Pension. | Names of Widows. | Date of Admission to Pension. | Monthly Pension. |
|---|---|---|---|---|---|
| | D. M. Y. | Rs As P | | D.M. Y. | |
| Brought over, Rs. | ..... | 5,791 5 4 | Brought over, Rs. | ..... | 9,307 2 1 |
| DeCruz M. | 15 11 1863 | 50 0 0 | Hoff, E S. | 30 6 1870 | 37 0 0 |
| DeCruz, A C | 17 11 1874 | 150 0 0 | Hooper, M. L. B. | 15 7 1877 | 100 0 0 |
| DeGruyther, M. A. | 7 11 1868 | 60 0 0 | Horst, E L. | 28 12 1850 | 50 0 0 |
| Desouza, E. | 29 11 1874 | 100 0 0 | Hough, E. | 5 4 1867 | 50 0 0 |
| Dias, R. C. | 3 11 1843 | 50 0 0 | Howard M. E | 24 9 1870 | 30 0 0 |
| Douglas, A. | 7 12 1864 | 30 0 0 | Howell, A. B. | 7 11 1867 | 50 0 0 |
| Douglas, E | 3 1 1871 | 100 0 0 | Humphreys, B. C. | 3 1 1861 | 100 0 0 |
| Douglas, M. | 23 7 1866 | 30 0 0 | Hudson, H M. | 25 3 1860 | 100 0 0 |
| Dove, C. A. S. | 25 4 1875 | 100 0 0 | Hutton A. S | 1 4 1867 | 150 0 0 |
| Dubin, E. | 25 10 1867 | 25 0 0 | | | |
| Duncan, A. | 23 4 1870 | 100 0 0 | Jahans, A P. | 6 10 1871 | 75 0 0 |
| Dunlas, H. L. | 16 9 1875 | 125 0 0 | Jahans, M | 16 8 1854 | 75 0 0 |
| Dunlop M. G. | 8 7 1863 | 50 0 0 | Jardine E. G. | 17 8 1873 | 150 0 0 |
| Dunn, E. | 5 7 1875 | 50 0 0 | Johnstone, E. | 17 9 1859 | 50 0 0 |
| Dyce, H M. | 3 12 1861 | 50 0 0 | Jones, A. | 14 2 1873 | 150 0 0 |
| Eales, J E. | 30 7 1864 | 100 0 0 | Kain. L. | 22 1 1847 | 50 0 0 |
| Eckford, C. | 18 11 1877 | 150 0 0 | Kelner, A. H. | 26 11 1842 | 50 0 0 |
| | | | Kelso, E | 19 6 1856 | 100 0 0 |
| Fabian, S. | 13 3 1869 | 50 0 0 | Kerr, E. L. | 20 6 1872 | 100 0 0 |
| Fagan, E. H. | 22 8 1872 | 100 0 0 | Kerr. J. | 21 10 1851 | 60 0 0 |
| Fairnat, M. | 21 2 1876 | 20 0 0 | Kiernander, E E. | 3 4 1874 | 60 0 0 |
| Fernandis, M A. | 25 11 1872 | 20 0 0 | Kinsey, E | 24 1 1876 | 50 0 0 |
| Fox, H. J. | 10 10 1866 | 100 0 0 | Kitchen. A. | 16 6 1857 | 50 0 0 |
| Fox, R. | 18 10 1873 | 150 0 0 | | | |
| Francis. H. J. | 14 8 1874 | 50 0 0 | Lacroix. H. | 9 7 1859 | 70 0 0 |
| Fraser, H. C. | 5 7 1868 | 100 0 0 | Lamory, E | 29 5 1874 | 15 0 0 |
| | | | Lauchlin. M. A. | 22 5 1843 | 58 5 4 |
| Galiffe, C. | 26 3 1878 | 50 0 0 | Law, P. | 5 7 1874 | 100 0 0 |
| Gardiner, E. | 30 4 1855 | 25 0 0 | Lawrence E. (late r. Huttemman resumed) | 28 1 1866 / 10 9 1874 | 100 0 0 |
| Gartry, E | 9 9 1862 | 50 0 0 | | | |
| Gasper, L C. H. | 8 6 1875 | 60 0 0 | | | |
| George, J G. | 2 12 1876 | 34 0 0 | Lawrence M. | 28 6 1857 | 25 0 0 |
| Gilbert, S. | 9 2 1872 | 50 0 0 | Linton, M. | 3 1 1872 | 100 0 0 |
| Graham, C. | 20 7 1858 | 50 0 0 | Levesay C. | 9 9 1850 | 40 0 0 |
| Graham, E. S. | 16 11 1860 | 16 12 9 | Lloyd, M. (late Mrs. Judah resumed. | 23 8 1847 / 25 10 1866 | 100 0 0 |
| Graham, S, | 19 8 1867 | 75 0 0 | | | |
| Grant, C. J. | 17 10 1876 | 80 0 0 | Login. F. A. C. | 5 6 1874 | 150 0 0 |
| Grant, L E. | 5 10 1864 | 50 0 0 | Lucas. M. | 13 6 1862 | 25 0 0 |
| Graves, F. E. | 1 4 1865 | 125 0 0 | Luckstedt. S. M. | 4 12 185. | 30 0 0 |
| | | | Lundie. F. | 16 1 1875 | 32 0 0 |
| Halford, E. | 12 3 1848 | 50 0 0 | Lynch, M. A. | 20 10 1877 | 50 0 0 |
| Handford, J A. | 29 4 1870 | 100 0 0 | | | |
| Hankin, E. A. | 25 4 1878 | 150 0 0 | McChean, C. M. (late Mrs Bartlett) resumed | 6 8 1868 / 5 10 1872 | 50 0 0 |
| Harris, M A. | 11 5 1863 | 50 0 0 | | | |
| Hearne M A. | 6 6 1871 | 50 0 0 | Macdonald E. J. | 22 6 1835 | 100 0 0 |
| Hewett, A. C. N. | 2 4 1857 | 100 0 0 | Macdonald, L A | 4 12 1868 | 100 0 0 |
| Hickey. H. J. | 16 1 1872 | 150 0 0 | Macdonald, M E. | 3 8 1857 | 16 0 0 |
| Hickie, D. | 18 11 1865 | 50 0 0 | McGregor. H. J. (late Mrs. Mackenzie) resumed. | 29 7 1860 / 18 12 1872 | 25 0 0 |
| Hickie, J. | 5 7 1870 | 100 0 0 | | | |
| Hoh, C. | 20 1 1866 | 140 0 0 | | | |
| Carried over, Rs. | ..... | 9,307 2 1 | Carried over, Rs. | ..... | 12,180 7 5 |

LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Ricketts, H. | w | Sampson, S. | | Smith, A. J. | w |
| Ricketts, J. A. | | Sanders, W. | w | Smith, C. A. | |
| Ridsdale, W. D. | w | Sanderson, A. | | Smith, D. | w |
| Rigg, A. | | Sargent, J. I. | w | Smith, E. | |
| Rigg, H. | | Savi, J. D. | w | Smith, E. C. | |
| Ring, H, R. | | Savedra, A. G. | w | Smith, G. C. M. | |
| Rita, S. E. | | Savedra, J. A. | c | Smith, G. F. | w |
| Ritchie, A. S. | w | Scaldwell, R. T. | w | Smith, H. | |
| Robberds, F. W. | c | Scallan, T. R. | | Smith, H. F. D. | |
| Roberts, L. R. | w | Schlich, W. | | Smith, J. D. S. | c |
| Roberts, P. B. | w | Schmid, D. E. | w | Smith, R. H. | w |
| Robertson, C. A. | | Schneider, E. F. H. | | Smith, S. | |
| Robertson, J. A. | | Schneider, E. J. | w | Smith, T. | w |
| Robinson, G. | c | Schofield, F. M. W. | w | Smith, W. (1) | w |
| Robinson, John | | Schœffer, E. | | Smith, W. (C. E.) 2 | |
| Robinson, Jas. | c | Sconce, G. C. | | Smith, W. J. | w |
| Robinson, J., Jr. | | Scotland, W. | | Smylie, S. M. | |
| Robinson, R. | | Scott, A. | c | Sneddon, A. | |
| Robson, W. H. I. | | Scott, A. R. W. | | Southby, J. G. | w |
| Rocco, J. | w | Scott, C. J. | c | Sowerby, C. | |
| Rochfort, M. B. | | Scott, G. | | Spear, J. | w |
| Rodgers, S. C. | | Scott, G. B. | | Spears, R. | |
| Rodrigues, J. C. | c | Scott, G. C. | | Spence, J. | w |
| Rogers, G. | | Scott, W. A. | c | Spence, W. W. | |
| Rogers, J. K. | | Sealy, C. A. | | Spier, F. H. | w |
| Rollo, A. J. | | Sealy, J. F. | | Spring, F. J. E. | w |
| Ronaldson, H. | | Seyers, C. W. F. | w | Spurr, T. | w |
| Rose, C. S. | | Seyers, T. W. F. | w | Stack, O. S. | |
| Rose, R. | | Seymour, C. C. | c | Stanbrough, H. E. | |
| Ross, G. G. | | Shadwell, J. B. | c | Stapleton, E. G. J. | w |
| Ross, J. | c | Sharman, H. | w | Stapley, L. A. | |
| Ross, J. J. | w | Shave, E. D. | | Stark, P. B. | w |
| Rossenrode, W. C. | | Shaw, A. R. | | Statham, J. | |
| Rostan, W. B. | c | Shead, W. | w | Steans, H. | w |
| Roussac, E. A. | | Shelverton, C. J. | | Stegemann, E. H. | w |
| Rowe, J. E. | w | Sheridan, P. | w | Stephen, C. | w |
| Roy, I. P. | w | Sheriff, R. W. | | Stevens, H. W. | |
| Ruddell, J. F. | w | Shiba Chunder Bonarjee. | | Stevens, W. | |
| Russell, A. M. | | Shopland, E. R. | w | Stewart, A. | w |
| Russell, C. M. | w | Shrinivas, | w | Stewart, J. | c |
| Russell, W. A. | c | Shuttleworth, E. J. | | Stewart, S. A. | c |
| Ruth, J. | w | Siddons, W. E. T. | w | Stork, J. V. B. | w |
| Ryall, E. C. | w | Sime, J. | | Storrow, E. | |
| Ryland, W. H. | | Simmons, G. H. | | Story, A. M. | |
| Rymer, W. | | Sinclair, W. | w | Stotesbury, W. J. | |
| Ryper, H. F. | | Singer, N. A. | w | Stowell, C. F. W. | c |
| Ryves, T. J. | | Skipton, D. P. | w | Stracey, P. E. | |
| | | Slater, F. T. | w | Strong, J. G. | c |
| Sahib Dyal, Dewan. | w | Slater, J. S. | w | Stuart, C. | |
| Salder, G. F. | w | Slator, J. | | Stuart, G. W. | c |
| Sallick, T. A. | w | Slym, M. J. | | Stuart, K. B. | |
| Salter, T. J. | w | Smart, A. D. | | Stuart, T. | |
| Sampson, C. H. | w | Smart, R. B. | c | Stubbs, A. T. | w |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

LIST OF SUBSCRIBERS—*Continued.*

| | | | | | |
|---|---|---|---|---|---|
| Stulpnagel, C. R. | c | Trotter, R. H. | c | Watson, H. W. A. | w |
| Sturmer, A. J. | c | Truss, A. N. | | Watson, J. | c |
| Sullen, S. S. | | Tucker, S. J. | w | Watson, J. J. | |
| Sullivan, C. C. | c | Tulloch, J. C. | | Watt, G. | |
| Surjacoomar Ghose | | Turnbull, A. H. | | Watts, E. R. | |
| Swann, J. T. | | Twalling, J. W. | | Weathrall, H. M. | |
| Sutherland, D. | | Tweeddale, C. A. | | Weaver, J. H. | c |
| Swinden, H. W. | w | Tweedie, T. | | Webb, E. C. H. | |
| Swinden, J. R. | | Twemlow, W. | | Webb, G. C. | w |
| Swiney, G. C. | w | Tyler, J. W. | | Wehlisch, R. | w |
| Swiney, G. S. | w | Tyndall, T. H. | | Weldon, C. A. | |
| Sylvester, G. St. A. | w | Tyson, P. | c | Wells, C. | |
| Syme, W. | w | | | Wells, H. A. | |
| | | Umbica Churn Roy. | | Wells, T. W. | w |
| Tait, G. H. | w | Urquhart, R. | w | Welner, H. | w |
| Talbot, H. B. | c | | | Welner, W. F. | w |
| Tapsell, H. | | Vanderputt, J. A. | | Welsh, J. W. W. | |
| Tate, E. C. J. | | Vankety, D. | | West, J. I. | w |
| Taylor, E. H. | | Vanmilder, S. | | Westerhout, C. B. | |
| Taylor, F. A. | c | Vansuall, W. P. | w | Weston, J. | |
| Taylor, J. (1) | w | Vaughan, C. F. | w | Westrap, J. | |
| Taylor, J. (2) | w | Vaughan, J. | | Wetherill, J. | |
| Taylor, J. E. | w | Vaughan, J. D. | | Wheeler, J. T. | w |
| Teale, F. G. | w | Vaughan, J. M. | w | Whelan, H. G. | w |
| Templeton, M. S. | | Vaughan, T. C. | c | Wheldon, C A. | w |
| TenBroeke, A. H. | | Vieux, E. T. | | Whiteside, G. E. | |
| Teyen, L. | w | Viney, W. A. | | Whitby, J. H. | w |
| Thielman, D. M. | | Vishnachunder Chatterjee | | White, C. E. | w |
| Thomas, Alexander | c | Vivian, G. W. | w | White, C. H. | |
| Thomas, Anthony | c | Vogel, S. A. | w | White, D. R. | |
| Thomas, J. G. | w | | | White, H. F. | |
| Thomas, L. | w | Wade, W. | w | White, J. | w |
| Thomas, R. W. | w | Wainwright, E. A. | w | White, P. J. | w |
| Thomas, W. C. | w | Wakefield, G. E. | | Whitten, A. J. | |
| Thompson, F. J. | c | Walker, C. | w | Whittenberry, A. P. | |
| Thompson, H. | | Walker, J. P. H. | w | Wickes, T. H. | |
| Thompson, H. S. | | Walker, R. H. | c | Wiggins, G. | |
| Thompson, R. H. E. | | Waller, G. D. J. | c | Wild, A. E. | w |
| Thompson, R. J. | w | Wallis, C. B. | | Wilkerson, J. | w |
| Thompson, T. M. L. | w | Wallis, E. F. | w | Wilkins, H. G. | w |
| Thompson, T. W. | w | Wallis, H. W. | | Wilkinson, W. | c |
| Thomson, A. | c | Warburton, J. P. | | Wilkinson, W. H. | |
| Thomson, C. | w | Ward, W. | | Willaume, F. W. T. | w |
| Thomson, H. | w | Warde-Jones, A. H. | | Willcocks W. | w |
| Thomson, J. F. | c | Warde-Jones, G. E. | w | Williams, F. | w |
| Thomson, J. T. | w | Warden, W. | | Williams, J. W. | |
| Thomson, R. J. B. | w | Warder, R. | w | Williams, R. K. | |
| Thorpe, D. B. | | Wareham, F. S. | | Williamson, F. R. | c |
| Thorpe, J. S. | | Warman, E. | w | Williamson, J. A. | w |
| Tiery, F. T. H. | w | Warneford, T. L. J. | c | Williamson, G. H. | |
| Tilden, W. D. | | Warwick, B. | c | Williamson, J. F. | |
| Todd, H. F. W. | | Warwick, C. S. | | Williamson, R. H. | w |
| Todd, J. | w | Watkins, F. A. | | Willmore, J. A. | |
| Torrens, C. P. | w | Watkins, R. | w | Willmot, R. | w |
| Toulmin, W. N. | | Watkins, W. H. | w | Wilmer, H. | w |

NOTE.—W. Subscribers to Widows' Fund. C. Subscribers to Children's Fund. Those not marked belong to both Funds.

List of Incumbents—continued—Widows.

| Names of Widows. | Date of Admission to Pension. | | | Monthly Pension | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. |
| Brought over, Rs | | | | 12,180 | 7 | 5 |
| Macleod C. | 30 | 4 | 1869 | 160 | 0 | 0 |
| Macleod, S. | 19 | 2 | 1873 | 50 | 0 | 0 |
| Macnamara, C. M. | 16 | 4 | 1873 | 100 | 0 | 0 |
| McVicars, J. G. | 1 | 9 | 1848 | 33 | 5 | 4 |
| Madge, S. M. | 10 | 11 | 1874 | 25 | 0 | 0 |
| Maltby, G. K. | 14 | 11 | 1866 | 50 | 0 | 0 |
| Mahony, A. | 8 | 1 | 1877 | 50 | 0 | 0 |
| Man, J. S. | 15 | 7 | 1864 | 50 | 0 | 0 |
| Manuel, J. | 11 | 3 | 1876 | 50 | 0 | 0 |
| Marklew, M. | 5 | 11 | 1875 | 50 | 0 | 0 |
| Marnell, C. O. | 25 | 5 | 1877 | 50 | 0 | 0 |
| Marshall, E. A. T. | 21 | 6 | 1875 | 50 | 0 | 0 |
| Matthews, C. | 25 | 8 | 1842 | 30 | 0 | 0 |
| Mayes, E | 17 | 5 | 1855 | 50 | 0 | 0 |
| Medlicott, A. | 9 | 5 | 1866 | 100 | 0 | 0 |
| Melwrick, A. (late Mrs. Moore) resumed | 12<br>3 | 12<br>6 | 1860<br>1874 | 30 | 0 | 0 |
| Miller, M. | 29 | 4 | 1878 | 150 | 0 | 0 |
| Minor, M. J. | 22 | 8 | 1876 | 50 | 0 | 0 |
| Mispe aar, E. S. | 12 | 7 | 1852 | 25 | 0 | 0 |
| Moat, H. E. (late Mrs King) resumed | 20<br>27 | 4<br>4 | 1863<br>1872 | 50 | 0 | 0 |
| Molloy, S. A. | 13 | 1 | 1867 | 50 | 0 | 0 |
| Moore, A. H. | 6 | 8 | 1877 | 100 | 0 | 0 |
| Moravia, M. | 1 | 5 | 1859 | 150 | 0 | 0 |
| Morgan, J. | 5 | 8 | 1864 | 60 | 0 | 0 |
| Mulheran, M. | 26 | 3 | 1869 | 50 | 0 | 0 |
| Namey, M. A. | 13 | 9 | 1873 | 16 | 0 | 0 |
| Nelson, H. E. | 8 | 5 | 1877 | 100 | 0 | 0 |
| Newbond, J. A. E. | 18 | 10 | 1876 | 30 | 0 | 0 |
| Newman, M. A. | 31 | 12 | 1877 | 100 | 0 | 0 |
| Nicolson, H. M. | 25 | 1 | 1869 | 70 | 0 | 0 |
| O'Donel, C. | 23 | 4 | 1872 | 100 | 0 | 0 |
| O'Dowda, E. | 13 | 11 | 1875 | 75 | 0 | 0 |
| Otto, M. A. | 10 | 6 | 1869 | 60 | 0 | 0 |
| Parkinson, M. M. | 17 | 3 | 1878 | 40 | 0 | 0 |
| Parmer, M. | 2 | 5 | 1860 | 50 | 0 | 0 |
| Parsons, A. C. | 14 | 3 | 1875 | 50 | 0 | 0 |
| Payne, L. E. | 28 | 8 | 1875 | 50 | | 0 |
| Peachy, E. | 8 | 8 | 1869 | 100 | 0 | 0 |
| Pearson, H. M. | 27 | 10 | 1874 | 100 | 0 | 0 |
| Penhearow, M. S. | 15 | 9 | 1871 | 20 | 0 | 0 |
| Pereira, L. | 18 | 1 | 1875 | 20 | 0 | 0 |
| Pereira, N. A. | 16 | 5 | 1877 | 30 | 0 | 0 |
| Perreau, H. M. | 27 | 12 | 1877 | 200 | 0 | 0 |
| Perry, A. C. | 5 | 10 | 1875 | 25 | 0 | 0 |
| Pocock, M. | 8 | 1 | 1877 | 100 | 0 | 0 |
| Pogson, J. A. | 10 | 4 | 1878 | 60 | 0 | 0 |
| Pontet, E. | 19 | 6 | 1862 | 100 | 0 | 0 |
| Poole, H. | 19 | 12 | 1850 | 75 | 0 | 0 |
| Porteous, C. | 10 | 7 | 1859 | 25 | 0 | 0 |
| Carried over, Rs. | ..... | | | 15389 | 12 | 9 |

| Names of Widows. | Date of Admission to Pension | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs | As. | P. |
| Brought over, Rs. | ... | ..... | | 15389 | 12 | 9 |
| Porter, C. | 3 | 9 | 1877 | 50 | 0 | 0 |
| Porter, M. | 15 | 10 | 1858 | 120 | 0 | 0 |
| Powell, E. | 7 | 8 | 1861 | 50 | 0 | 0 |
| Price, E. | 10 | 7 | 1851 | 25 | 0 | 0 |
| Prockter, A. | 10 | 3 | 1871 | 50 | 0 | 0 |
| Purves, H. E. | 17 | 10 | 1870 | 25 | 0 | 0 |
| Ray, E. J. | 24 | 5 | 1877 | 150 | 0 | 0 |
| Rayner, M. A. | 9 | 7 | 1873 | 50 | 0 | 0 |
| Rebeiro, A. M. | 23 | 4 | 1867 | 32 | 0 | 0 |
| Rees, G | 22 | 9 | 1870 | 50 | 0 | 0 |
| Reid, M. | 3 | 7 | 1875 | 40 | 0 | 0 |
| Reily, M. | 30 | 4 | 1872 | 100 | 0 | 0 |
| Rice, C. R. | 24 | 6 | 1860 | 20 | 0 | 0 |
| Ricketts, T. | 10 | 8 | 1870 | 75 | 0 | 0 |
| Roberts, F. A. | 29 | 2 | 1876 | 100 | 0 | 0 |
| Robertson, A. | 16 | 10 | 1853 | 30 | 0 | 0 |
| Robertson, E. | 24 | 11 | 1875 | 100 | 0 | 0 |
| Robson, J. | 17 | 4 | 1878 | 75 | 0 | 0 |
| Rochfort, M. A. | 20 | 8 | 1856 | 50 | 0 | 0 |
| Rodrigues, J. | 27 | 4 | 1872 | 16 | 0 | 0 |
| Roer, E. B. | 18 | 3 | 1866 | 50 | 0 | 0 |
| Rogers, M. A. | 2 | 2 | 1872 | 50 | 0 | 0 |
| Rose, E. S. | 2 | 8 | 1875 | 18 | 0 | 0 |
| Ross, R. A. | 10 | 7 | 1870 | 40 | 0 | 0 |
| Russell, C. E. | 4 | 12 | 185 | 25 | 0 | 0 |
| Ruckstuhl, J. M. | 1 | 11 | 1877 | 50 | 0 | 0 |
| Rutter, M. | 17 | 8 | 1861 | 50 | 0 | 0 |
| Sagriel, E. C. | 30 | 7 | 1874 | 50 | 0 | 0 |
| Sandeman, E. | 28 | 12 | 1868 | 100 | 0 | 0 |
| Sanders, J. E. | 3 | 4 | 1871 | 80 | 0 | 0 |
| Sargent, M. A. | 3 | 5 | 1858 | 30 | 0 | 0 |
| Sayce, L. M. | 17 | 2 | 1876 | 50 | 0 | 0 |
| Scott, E. B. | 13 | 8 | 1875 | 100 | 0 | 0 |
| Scott, M. | 11 | 2 | 1857 | 50 | 0 | 0 |
| Scott R. | 8 | 6 | 1857 | 25 | 0 | 0 |
| Sevenoaks, A. A. M. | 14 | 9 | 1871 | 50 | 0 | 0 |
| Shelverton, R. G. | 26 | 2 | 1871 | 120 | 0 | 0 |
| Sinclair, B. J. | 1 | 9 | 1851 | 25 | 0 | 0 |
| Sinclair, E. S. | 20 | 7 | 1875 | 60 | 0 | 0 |
| Skinner, E. J. | 25 | 10 | 1877 | 25 | 0 | 0 |
| Smart, M. L. | 27 | 6 | 1860 | 50 | 0 | 0 |
| Staines, S. | 23 | 6 | 1865 | 40 | 10 | 0 |
| Stark, J. A. R. | 17 | 6 | 1866 | 32 | 0 | 0 |
| Starling, L. W. (late Mrs. Gomes) resumed | 3<br>12 | 5<br>2 | 1863<br>1869 | 16 | 0 | 0 |
| Taaffe, M. (late Mrs. Rogers,) resumed | 18<br>1 | 3<br>1 | 1856<br>1877 | 50 | 0 | 0 |
| Temple, E M. | 18 | 5 | 1865 | 100 | 0 | 0 |
| Templeton, H. | 27 | 11 | 1853 | 40 | 0 | 0 |
| Thompson, M. J. | 1 | 1 | 1874 | 100 | 0 | 0 |
| Thompson, E. J. | 1 | 2 | 1870 | 100 | 0 | 0 |
| Carried over, Rs. | .... .... | | | 18,174 | 6 | 9 |

List of Incumbents—continued—Widows.

| Names of Widows. | Date of Admission to Pension. | | | Monthly Pension. | | | Names of Widows. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. | | D. | M. | Y. | Rs. | A. | P. |
| Brought over, Rs. | .. | .. | | 18,174 | 6 | 9 | Brought over, Rs | .... | | | 19,144 | 6 | 9 |
| Thomson, M. | 2 | 10 | 1875 | 50 | 0 | 0 | Watson, A. | 25 | 11 | 1850 | 50 | 0 | 0 |
| Thwaytes, M. F. | 21 | 3 | 1876 | 100 | 0 | 0 | Watters A E. | 4 | 4 | 1876 | 100 | 0 | 0 |
| Tronson, C. J. | 27 | 1 | 1878 | 100 | 0 | 0 | Weguelin, M. H. | 24 | 6 | 1844 | 25 | 0 | 0 |
| Tronson, L. M. | 30 | 10 | 1856 | 50 | 0 | 0 | White, M A. | 13 | 12 | 1872 | 50 | 0 | 0 |
| Tulloh, M. J. | 27 | 5 | 1869 | 75 | 0 | 0 | Wickham, M. A. | 10 | 1 | 1870 | 50 | 0 | 0 |
| Turnbull, A S. | 23 | 8 | 1876 | 120 | 0 | 0 | Wilkinson E. | 9 | 12 | 1852 | 100 | 0 | 0 |
| Turner, H. D. | 4 | 8 | 1868 | 100 | 0 | 0 | Willisford, J. | 16 | 1 | 1869 | 32 | 0 | 0 |
| Twentyman, C M. M. | 21 | 3 | 1865 | 50 | 0 | 0 | Wiltshire, E M | 28 | 12 | 1869 | 100 | 0 | 0 |
| | | | | | | | Willmot, M K. | 15 | 8 | 1873 | 150 | 0 | 0 |
| Urage, J. | 25 | 4 | 1864 | 25 | 0 | 0 | Wittinbaker, J. S. | 27 | 10 | 1875 | 75 | 0 | 0 |
| | | | | | | | Woodrow, E. | 11 | 10 | 1876 | 200 | 0 | 0 |
| Vander Beek, S | 10 | 7 | 1873 | 50 | 0 | 0 | Woods, R. E | 3 | 6 | 1869 | 150 | 0 | 0 |
| Vaughan, A. J. | 27 | 11 | 1857 | 50 | 0 | 0 | Wray, E. | 13 | 5 | 1865 | 50 | 0 | 0 |
| Vere, H | 23 | 10 | 1870 | 100 | 0 | 0 | Wright, M. L. | 12 | 1 | 1875 | 150 | 0 | 0 |
| | | | | | | | Wyatt, S. | 9 | 7 | 1867 | 100 | 0 | 0 |
| Warde, E. | 24 | 4 | 1856 | 50 | 0 | 0 | | | | | | | |
| Watkins, J. M. | 19 | 4 | 1877 | 50 | 0 | 0 | | | | | | | |
| Carried over, Rs. | ..... | | | 19,144 | 6 | 9 | TOTAL, Rs. | ..... | | | 20,526 | 6 | 9 |

## WIDOWS

Admitted from 1st May 1877 to 30th April 1878.

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Algie, Mrs. A. L., 23rd July 1877 ... | ... | Rs. | 100 | 0 | 0 |
| 2 | Armstrong, Mrs. E., 1st May 1877 ... | ... | „ | 125 | 0 | 0 |
| 3 | Ball, Mrs. M. C., 25th April 1878 ... | ... | „ | 50 | 0 | 0 |
| 4 | Barclay, Mrs. H. F., 18th September 1877 | ... | „ | 75 | 0 | 0 |
| 5 | Beckett, Mrs. E., 31st December 1877 ... | ... | „ | 100 | 0 | 0 |
| 6 | Bennett, Mrs. A., 2nd December 1877 ... | ... | „ | 150 | 0 | 0 |
| 7 | Cornabi, Mrs. C. J., 30th March 1878 ... | ... | „ | 50 | 0 | 0 |
| 8 | Cornelius, Mrs. M. E., 14th March 1878 ... | ... | „ | 50 | 0 | 0 |
| 9 | Eckford, Mrs. C., 18th November 1877 ... | ... | „ | 150 | 0 | 0 |
| 10 | Galiffe, Mrs. C., 26th March 1878 ... | .. | „ | 50 | 0 | 0 |
| 11 | Hankin, Mrs. E. A., 25th April 1878 ... | ... | „ | 150 | 0 | 0 |
| 12 | Hooper, Mrs. M. L. B., 15th July 1877 ... | ... | „ | 100 | 0 | 0 |
| 13 | Marnell, Mrs. C. O., 25th May 1877 ... | ... | „ | 50 | 0 | 0 |
| 14 | Miller, Mrs. M., 29th April 1878 ... | ... | „ | 150 | 0 | 0 |
| 15 | Moore, Mrs. A. H, 6th Augut 1877 ... | ... | „ | 100 | 0 | 0 |
| 16 | Nelson, Mrs. H. E., 8th May 1877 ... | ... | „ | 100 | 0 | 0 |
| 17 | Newman, Mrs. M. A., 31st December 1877 | ... | „ | 100 | 0 | 0 |
| 18 | Parkinson, Mrs. M. M., 17th March 1878 | ... | „ | 40 | 0 | 0 |
| 19 | Pereira, Mrs. N. A., 16th May 1877 ... | ... | „ | 30 | 0 | 0 |
| 20 | Perreau, Mrs. H M., 27th December 1877 | ... | „ | 200 | 0 | 0 |
| 21 | Pugson, Mrs. J. A., 10th April 1878 ... | ... | „ | 60 | 0 | 0 |
| 22 | Porter, Mrs. C., 3rd September 1877 ... | ... | „ | 50 | 0 | 0 |
| 23 | Ray, Mrs. E. J., 24th May 1877 .. | ... | „ | 150 | 0 | 0 |
| 24 | Robson, Mrs. J., 17th April 1878 ... | ... | „ | 75 | 0 | 0 |
| 25 | Ruckstuhl, Mrs. J. M., 1st November 1877 | ... | „ | 50 | 0 | 0 |
| 26 | Skinner, Mrs. E. J., 25th October 1877 ... | ... | „ | 25 | 0 | 0 |
| 27 | Taaffe, Mrs. M., late Rogers, 1st January 1877 | ... | „ | 50 | 0 | 0 |
| 28 | Tronson, Mrs. C. J., 27th January 1878 ... | ... | „ | 100 | 0 | 0 |
| | Total, Rupees | ... | | 2,480 | 0 | 0 |

List of Incumbents—continued.

## SONS.

| Names of Sons. | Date of Admission to Pension | | | Monthly Pension. | | | Names of Sons. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs | As. | P. | | D. | M. | Y. | Rs | As | P. |
| | | | | | | | Brought over, Rs | .. | | | 1,308 | 0 | 0 |
| Algie, J. A. | 19 | 7 | 1877 | 80 | 0 | 0 | Fairhall C W. | 21 | 2 | 1876 | 10 | 0 | 0 |
| | | | | | | | Fairhall, H A. | 21 | 2 | 1876 | 10 | 0 | 0 |
| Baboneaux, A. W. H. | 7 | 4 | 1866 | 20 | 0 | 0 | Fox C J M. | 18 | 10 | 1873 | 35 | 0 | 0 |
| Baptist, F J. M. | 16 | 1 | 1871 | 25 | 0 | 0 | Fox J. R D. | 18 | 10 | 1873 | 35 | 0 | 0 |
| Baptist, G U. | 16 | 1 | 1871 | 20 | 0 | 0 | | | | | | | |
| Barr, R | 18 | 7 | 1874 | 16 | 0 | 0 | Gasper, C S. | 8 | 6 | 1875 | 32 | 0 | 0 |
| Bell F M. | 27 | 1 | 1875 | 30 | 0 | 0 | Gasper, G. S. | 8 | 6 | 1875 | 32 | 0 | 0 |
| Bell, F. S. | 21 | 11 | 1874 | 50 | 0 | 0 | Gasper, N. S. | 8 | 6 | 1875 | 32 | 0 | 0 |
| Bell, L M. | 27 | 1 | 1875 | 30 | 0 | 0 | Gasper, U. S. | 8 | 6 | 1875 | 32 | 0 | 0 |
| Bell, P H | 27 | 1 | 1875 | 40 | 0 | 0 | Gonsa ves, B. B. | 27 | 11 | 1877 | 16 | 0 | 0 |
| Bickers, Algernon L. | 7 | 10 | 1875 | 32 | 0 | 0 | Grant, G. F. | 17 | 10 | 1876 | 20 | 0 | 0 |
| Bickers, Austin L. | 7 | 10 | 1875 | 32 | 0 | 0 | Green, B D. | 6 | 7 | 1867 | 16 | 0 | 0 |
| Bickers, E L. | 7 | 10 | 1875 | 32 | 0 | 0 | | | | | | | |
| Bickers, W L | 7 | 10 | 1875 | 32 | 0 | 0 | Handford, W. B. | 29 | 4 | 1870 | 50 | 0 | 0 |
| Billings, H. G. | 22 | 10 | 1874 | 80 | 0 | 0 | Handford W W. | 29 | 4 | 1870 | 50 | 0 | 0 |
| Billon, H. E. | 26 | 9 | 1874 | 10 | 0 | 0 | Hankin, A. C | 25 | 4 | 1878 | 50 | 0 | 0 |
| Blewitt, R. W. | 23 | 8 | 1876 | 16 | 0 | 0 | Hankin W E. | 25 | 4 | 1878 | 50 | 0 | 0 |
| Blewitt, T W | 23 | 8 | 1876 | 16 | 0 | 0 | Harris F G. | 8 | 5 | 1877 | 16 | 0 | 0 |
| Brookes E. H | 22 | 7 | 1874 | 32 | 0 | 0 | Harris, H M | 8 | 5 | 1877 | 16 | 0 | 0 |
| Brookes R M. | 22 | 7 | 1874 | 32 | 0 | 0 | Hearne, E. C. J. | 6 | 6 | 1871 | 20 | 0 | 0 |
| Butler, A. M. | 23 | 11 | 1866 | 12 | 0 | 0 | Hickey, W. R. G. | 15 | 1 | 1872 | 50 | 0 | 0 |
| Butler, G. M. | 23 | 11 | 1866 | 12 | 0 | 0 | Hoff, J J. | 30 | 6 | 1870 | 25 | 0 | 0 |
| Butler, F. H. | 3 | 2 | 1876 | 25 | 0 | 0 | Hudson, P G. | 7 | 2 | 1869 | 25 | 0 | 0 |
| Byrne, D J | 24 | 5 | 1875 | 40 | 0 | 0 | Hudson, W H. V. | 7 | 2 | 1869 | 25 | 0 | 0 |
| Byrne, O. W. | 24 | 5 | 1875 | 40 | 0 | 0 | Hunt, C. G | 6 | 8 | 1868 | 16 | 0 | 0 |
| | | | | | | | Hunt, E. L | 6 | 8 | 1868 | 16 | 0 | 0 |
| Cardozo, W. B. | 30 | 3 | 1876 | 16 | 0 | 0 | | | | | | | |
| Clarke, H L. | 22 | 1 | 1877 | 30 | 0 | 0 | Jahans, A M | 5 | 10 | 1871 | 25 | 0 | 0 |
| Clarke, F W. | 22 | 1 | 1877 | 30 | 0 | 0 | Jahans, C M. | 5 | 10 | 1871 | 25 | 0 | 0 |
| Cleghorn, G. T. | 5 | 5 | 1867 | 16 | 0 | 0 | James, A W. | 30 | 9 | 1875 | 40 | 0 | 0 |
| Cleghorn, W J. | 5 | 5 | 1867 | 16 | 0 | 0 | James, E. J. | 30 | 9 | 1875 | 40 | 0 | 0 |
| Coles C. H R. | 17 | 3 | 1871 | 40 | 0 | 0 | | | | | | | |
| Coles, H E. | 17 | 3 | 1871 | 35 | 0 | 0 | Kavanagh, E Y. | 19 | 10 | 1868 | 50 | 0 | 0 |
| Coles, J. A | 17 | 3 | 1871 | 65 | 0 | 0 | Kavanagh, J G. | 19 | 10 | 1868 | 50 | 0 | 0 |
| Cornelius E. C. F. | 14 | 3 | 1878 | 16 | 0 | 0 | Kavanagh, J. N. | 19 | 10 | 1868 | 60 | 0 | 0 |
| Cornabi, B B | 30 | 3 | 1878 | 25 | 0 | 0 | King, F. A. | 11 | 12 | 1870 | 32 | 0 | 0 |
| Cuthbert, P. J. G. | 6 | 8 | 1870 | 40 | 0 | 0 | King, J. G. | 11 | 12 | 1870 | 32 | 0 | 0 |
| DeCourcey, E. | 7 | 5 | 1871 | 30 | 0 | 0 | Lacy C. B. | 31 | 1 | 1870 | 48 | 0 | 0 |
| DeCourcey, J B. | 7 | 5 | 1871 | 30 | 0 | 0 | Lacy W. W. | 31 | 1 | 1870 | 48 | 0 | 0 |
| DeCruze, H W. | 24 | 3 | 1867 | 10 | 0 | 0 | Lamory, E. H. H. | 29 | 5 | 1874 | 16 | 0 | 0 |
| DeGruyther, L. E. | 6 | 11 | 1868 | 20 | 0 | 0 | Lewis, J. O. | 25 | 10 | 1868 | 20 | 0 | 0 |
| D'Souza E. A. | 19 | 8 | 1877 | 30 | 0 | 0 | Linton, C. J. | 2 | 1 | 1872 | 32 | 0 | 0 |
| D'Souza, J R. | 19 | 8 | 1877 | 30 | 0 | 0 | Login, W. E. G. | 5 | 6 | 1874 | 50 | 0 | 0 |
| Dundas, P H. | 16 | 9 | 1875 | 25 | 0 | 0 | | | | | | | |
| Dundas, R. T. | 16 | 9 | 1875 | 25 | 0 | 0 | | | | | | | |
| Fabian W. P. | 13 | 3 | 1869 | 25 | 0 | 0 | Mackenzie, D. J. G. | 22 | 10 | 1872 | 25 | 0 | 0 |
| Carried over, Rs. | ..... | | | 1,308 | 0 | 0 | Carried over, Rs. | ..... | | | 2,580 | 0 | 0 |

List of Incumbents—(continued)—Sons.

| Names of Sons. | Date of Admission to Pension. | Monthly Pension. | Names of Sons. | Date of Admission to Pension. | Monthly Pension. |
|---|---|---|---|---|---|
| | D. M. Y. | Rs. As P. | | D. M. Y. | Rs. As P. |
| Brought over, Rs. | ..... | 2,580 0 0 | Brought over, Rs. | ..... | 3,902 0 0 |
| Mackenzie, K. | 22 10 1872 | 25 0 0 | Ray, G. C. O. | 24 5 1877 | 70 0 0 |
| McMillan, A. G. | 21 12 1873 | 35 0 0 | Ray, M. R. E. | 24 5 1877 | 100 0 0 |
| Macnamara, J. C. | 16 4 1873 | 50 0 0 | Rayner, H. H. | 9 7 1873 | 20 0 0 |
| Maltby, C. E. | 14 11 1866 | 30 0 0 | Robertson, P. W. M. | 26 7 1865 | 16 0 0 |
| Marklew, A. C. | 5 11 1875 | 16 0 0 | Robson, O D. | 17 4 1878 | 20 0 0 |
| Marklew, E. J. | 5 11 1875 | 16 0 0 | Robson, J. W. | 17 4 1878 | 20 0 0 |
| Marklew, F. W. | 5 11 1875 | 16 0 0 | Robson, W. J. | 17 4 1878 | 20 0 0 |
| Marklew, J. D. | 5 11 1875 | 16 0 0 | Rodrigues, J. C. | 26 4 1872 | 10 0 0 |
| Marklew, G. E. | 5 11 1875 | 16 0 0 | Rose, E. | 2 8 1875 | 8 0 0 |
| Marklew, W. C. | 5 11 1875 | 16 0 0 | Rose, J. | 2 8 1875 | 8 0 0 |
| Marshall, E. C. | 21 7 1875 | 16 0 0 | Ross E. A | 2 10 1868 | 32 0 0 |
| Marshall, R. A. | 21 7 1875 | 16 0 0 | Ruckstuhl, H. A. F. | 1 11 1877 | 50 0 0 |
| Marshall, W. A. | 21 7 1875 | 16 0 0 | | | |
| Martin, A F. | 17 11 1872 | 44 0 0 | Sagriell, E W. | 30 7 1874 | 25 0 0 |
| Martin, J. C. | 17 11 1872 | 80 0 0 | Sandeman A. M. | 28 12 1868 | 32 0 0 |
| Martin, R. D. | 17 11 1872 | 80 0 0 | Sanderson, L. E. | 8 6 1861 | 16 0 0 |
| Medlicott, S. | 9 5 1866 | 80 0 0 | Shelverton F. G. F. | 26 2 1871 | 80 0 0 |
| | | | Stark, W. E | 17 6 1866 | 16 0 0 |
| Newbond, M. H. | 18 10 1876 | 10 0 0 | Swatman, C. A. | 26 5 1865 | 10 0 0 |
| Newman, C. | 31 12 1877 | 80 0 0 | | | |
| Newman, H. | 31 12 1877 | 50 0 0 | Thwaytes, E. C. | 21 3 1876 | 80 0 0 |
| | | | Thwaytes, E. G. | 21 3 1876 | 80 0 0 |
| O'Flaherty, L. S. | 26 11 1867 | 80 0 0 | Turnbull, D. R G. | 27 2 1869 | 40 0 0 |
| Otto, E R. | 10 6 1869 | 30 0 0 | Turnbull, S. E. B | 27 2 1869 | 40 0 0 |
| Otto, P. J. | 10 6 1869 | 30 0 0 | | | |
| | | | Vandeer-Beck, G. P. | 10 7 1873 | 20 0 0 |
| Parsons, E. R. | 14 3 1875 | 32 0 0 | Vere, P. C. | 23 10 1870 | 80 0 0 |
| Parsons, H R. | 14 3 1875 | 32 0 0 | Vere, H. V. | 23 10 1870 | 60 0 0 |
| Payne, E. C. | 28 8 1875 | 50 0 0 | | | |
| Peachey, G C. | 8 8 1869 | 80 0 0 | Wickham, G. | 10 1 1870 | 40 0 0 |
| Pearson, G. K. | 27 10 1874 | 50 0 0 | | | |
| Perreau, G. A. | 27 12 1877 | 80 0 0 | | | |
| Perreau, G. E. | 27 12 1877 | 80 0 0 | | | |
| Porter, P. G. A. | 3 9 1877 | 20 0 0 | | | |
| Prince, W. J. | 1 3 1876 | 50 0 0 | | | |
| Carried over, Rs | ..... | 3,902 0 0 | TOTAL, Rs. | ..... | 4,895 0 0 |

## SONS

Admitted from 1st May 1877 to 30th April 1878.

| | Rs As. |
|---|---|
| Algie, Master J A., 19th July 1877 .. | 80 0 |
| Cornabi, Master B B., 30th March 1878 | 25 0 |
| Cornelius ,, E. C.F , 14th Mch 1878 | 16 0 |
| D'Souza ,, E A 19th Agst. 1877 | 30 0 |
| D'Souza ,, J. R., 19th Agst. 1877 | 30 0 |
| Gonsalves ,, B B., 27th Nov 1877 | 16 0 |
| Hankin ,, A. C., 25th April 1878 | 50 0 |
| Hankin ,, W. E., 25th April 1878 | 50 0 |
| Harris ,, F. G , 8th May 1877 | 16 0 |
| Harris ,, H. M., 8th May 1877 | 16 0 |
| Newman ,, C., 31st Dec. 1877 ... | 80 0 |
| Carried over Rs. | 409 0 |

| | Rs. As. |
|---|---|
| Brought forward ... | 409 0 |
| Newman, Master H., 31st Dec. 1877 ... | 50 0 |
| Perreau ,, G. A., 27th Dec 1877 | 80 0 |
| Perreau ,, G E., 27th Dec. 1877 | 80 0 |
| Porter ,, P. G. A., 3rd Sept. 1877 | 20 0 |
| Ray ,, G.C.O., 24th May 1877 | 70 0 |
| Ray ,, M.R.E., 24th May 1877 | 100 0 |
| Robson ,, O. D., 17th April 1878 | 20 0 |
| Robson ,, J. W. 17th April 1878 | 20 0 |
| Robson ,, W. J , 17th April 1878 | 20 0 |
| Ruckstuhl ,, H. A. F., 1st Nov. 1877 | 50 0 |
| Total, Rs. ... | 919 0 |

List of Incumbents—continued.

## DAUGHTERS.

| Names of Daughters. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | A. | P. |
| Andrews, P. | 1 | 5 | 1858 | 50 | 0 | 0 |
| Avery, L. C. | 11 | 1 | 1875 | 40 | 0 | 0 |
| Baboneaux, E. E. | 7 | 4 | 1866 | 30 | 0 | 0 |
| Ba'l, E. B | 31 | 5 | 1860 | 20 | 0 | 0 |
| Bambar, A. C. | 18 | 1 | 1873 | 50 | 0 | 0 |
| Bambar, F. E. C. | 18 | 1 | 1873 | 50 | 0 | 0 |
| Baptist, E. A. | 16 | 1 | 1871 | 20 | 0 | 0 |
| Baptist, E. J. | 16 | 1 | 1871 | 25 | 0 | 0 |
| Baptist, M. C. | 16 | 1 | 1871 | 20 | 0 | 0 |
| Barnes, A. M. | 3 | 3 | 1872 | 12 | 0 | 0 |
| Barnes, F. L. | 3 | 3 | 1872 | 12 | 0 | 0 |
| Barr, E. | 18 | 7 | 1874 | 16 | 0 | 0 |
| Barr, J. C | 18 | 7 | 1874 | 16 | 0 | 0 |
| Barr, L. M. | 18 | 7 | 1874 | 16 | 0 | 0 |
| Bartlett, A. | 6 | 8 | 1868 | 30 | 0 | 0 |
| Bartlett, M. R | 6 | 8 | 1868 | 30 | 0 | 0 |
| Baxter, E. M. L | 3 | 9 | 1865 | 75 | 0 | 0 |
| Bean, A. R. | 14 | 11 | 1866 | 32 | 0 | 0 |
| Bean, C. S. | 14 | 11 | 1866 | 32 | 0 | 0 |
| Bean, F. H. | 14 | 11 | 1866 | 32 | 0 | 0 |
| Bell, A. A. | 27 | 1 | 1875 | 40 | 0 | 0 |
| Bell, A. L. | 21 | 11 | 1874 | 50 | 0 | 0 |
| Bell, F. E. | 27 | 1 | 1875 | 40 | 0 | 0 |
| Bell, J. O. | 8 | 4 | 1850 | 32 | 0 | 0 |
| Bell, L E. | 21 | 11 | 1874 | 50 | 0 | 0 |
| Bell, M. F. | 21 | 11 | 1874 | 50 | 0 | 0 |
| Bell, M. S. | 27 | 1 | 1875 | 40 | 0 | 0 |
| Bell, R. E. | 21 | 11 | 1874 | 50 | 0 | 0 |
| Berkeley, A. E. | 13 | 1 | 1876 | 25 | 0 | 0 |
| Berkeley, E. H. | 13 | 1 | 1876 | 25 | 0 | 0 |
| Berkeley, L C. | 13 | 1 | 1876 | 24 | 0 | 0 |
| Berkeley, M. E. | 13 | 1 | 1876 | 24 | 0 | 0 |
| Betts, C. J. B. | 14 | 5 | 1848 | 16 | 0 | 0 |
| Bickers, M. E. | 7 | 10 | 1875 | 32 | 0 | 0 |
| Billon, A E. | 26 | 9 | 1874 | 10 | 0 | 0 |
| Billon, C. E. | 26 | 9 | 1874 | 10 | 0 | 0 |
| Billon, M. L. I. | 26 | 9 | 1874 | 10 | 0 | 0 |
| Blewitt, C. R. | 23 | 8 | 1876 | 16 | 0 | 0 |
| Brookes, A C. | 22 | 7 | 1874 | 40 | 0 | 0 |
| Butler, A. E. | 3 | 2 | 1876 | 50 | 0 | 0 |
| Butler, E C. | 3 | 2 | 1876 | 50 | 0 | 0 |
| Byrn, M. S. | 1 | 4 | 1846 | 16 | 0 | 0 |
| Byrne, E. M. | 24 | 5 | 1875 | 40 | 0 | 0 |
| Byrne, M. E. | 24 | 5 | 1875 | 40 | 0 | 0 |
| Campbell, C. M. | 3 | 3 | 1857 | 32 | 0 | 0 |
| Campbell, H. C. | 3 | 3 | 1857 | 32 | 0 | 0 |
| Carberry, A. C. | 26 | 9 | 1866 | 32 | 0 | 0 |
| Cardozo, A. C. | 30 | 3 | 1876 | 12 | 0 | 0 |
| Cardozo, Eliza M. | 30 | 3 | 1876 | 12 | 0 | 0 |
| Cardozo, Eugenia M. | 30 | 3 | 1876 | 12 | 0 | 0 |
| Carleton, E. D. | 2 | 10 | 1876 | 25 | 0 | 0 |
| Carleton, L. E. N. | 2 | 10 | 1876 | 16 | 0 | 0 |
| Carried over, Rs. | ..... | | | 1,561 | 0 | 0 |

| Names of Daughters. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M | Y | Rs. | A. | P. |
| Brought over, Rs. | ... | | | 1,561 | | 0 |
| Carleton, M. E. | 2 | 10 | 1876 | 16 | 0 | 0 |
| Carter, E M. | 24 | 11 | 1875 | 25 | 0 | 0 |
| Caw, E. | 16 | 2 | 1875 | 16 | 0 | 0 |
| Clapperton, J. M. | 21 | 9 | 1847 | 32 | 0 | 0 |
| Clark, E. A. | 6 | 7 | 1847 | 12 | 12 | 9 |
| Clarke, I G. | 22 | 1 | 1877 | 30 | 0 | 0 |
| Clarke, M C. | 22 | 1 | 1877 | 30 | 0 | 0 |
| Cleghorn, C. | 5 | 5 | 1867 | 16 | 0 | 0 |
| Cleghorn, W. F. | 5 | 5 | 1867 | 16 | 0 | 0 |
| Clinger, E. E. | 19 | 2 | 1862 | 20 | 0 | 0 |
| Cochburn, L. | 27 | 10 | 1851 | 24 | 0 | 0 |
| Cochburn, L. B. | 27 | 10 | 1851 | 24 | 0 | 0 |
| Cochburn, S. E. | 27 | 10 | 1851 | 24 | 0 | 0 |
| Cockburn, E. M. | 29 | 9 | 1859 | 16 | 0 | 0 |
| Coles, E. M. | 17 | 3 | 1871 | 40 | 0 | 0 |
| Collins, C. G. | 12 | 5 | 1857 | 16 | 0 | 0 |
| Conlan, A. H. | 30 | 5 | 1868 | 16 | 0 | 0 |
| Conlan, C. J | 30 | 5 | 1868 | 16 | 0 | 0 |
| Cornabi, E. J. R. | 30 | 3 | 1878 | 25 | 0 | 0 |
| Cosserat. R. S. | 12 | 9 | 1874 | 50 | 0 | 0 |
| Crawford, E. A. | 15 | 5 | 1871 | 40 | 0 | 0 |
| Crow, C. | 27 | 4 | 1847 | 16 | 0 | 0 |
| Culloden, N. E | 16 | 9 | 1874 | 20 | 0 | 0 |
| Daly, C. | 29 | 9 | 1862 | 32 | 0 | 0 |
| Davey, E. H. | 10 | 8 | 1875 | 40 | 0 | 0 |
| Davis, M. C. | 5 | 12 | 1871 | 16 | 0 | 0 |
| Davis, B. M. | 29 | 8 | 1877 | 50 | 0 | 0 |
| Davis, C. C. | 29 | 8 | 1877 | 50 | 0 | 0 |
| Davis, M. G. | 29 | 8 | 1877 | 50 | 0 | 0 |
| DeCruz, H. A. | 17 | 11 | 1874 | 80 | 0 | 0 |
| DeCruze, A. A. | 21 | 10 | 1870 | 16 | 0 | 0 |
| DeCruze, E. J. | 21 | 10 | 1870 | 16 | 0 | 0 |
| DeCruze, S. A. | 21 | 10 | 1870 | 16 | 0 | 0 |
| DeGruyther, L. E. B | 6 | 11 | 1868 | 20 | 0 | 0 |
| DeGruyther, R. G. | 6 | 11 | 1868 | 20 | 0 | 0 |
| Denham, A. C. | 26 | 10 | 1858 | 32 | 0 | 0 |
| Denham, A. M. | 26 | 10 | 1858 | 32 | 0 | 0 |
| Denham, H G. | 26 | 10 | 1858 | 32 | 0 | 0 |
| DeRozario, E. E. | 21 | 10 | 1857 | 16 | 0 | 0 |
| Dodsworth, C. T. | 28 | 9 | 1872 | 16 | 0 | 0 |
| Dodsworth, W. W. | 28 | 9 | 1872 | 16 | 0 | 0 |
| Dove, A. E. | 25 | 4 | 1875 | 50 | 0 | 0 |
| Dublin, S. J. | 25 | 10 | 1867 | 25 | 0 | 0 |
| Dundas, L J. | 16 | 9 | 1875 | 25 | 0 | 0 |
| Dundas, M. U. | 16 | 9 | 1875 | 25 | 0 | 0 |
| Dunn, A. | 5 | 7 | 1875 | 50 | 0 | 0 |
| Eede, M. E. | 13 | 7 | 1862 | 50 | 0 | 0 |
| Fairhall, A M. | 21 | 2 | 1876 | 10 | 0 | 0 |
| Fairhall, S F. | 21 | 2 | 1876 | 10 | 0 | 0 |
| Floyd, H. | 21 | 12 | 1866 | 10 | 0 | 0 |
| Carried over, Rs. | ... | | | 2,906 | 12 | 9 |

## List of Incumbents—continued—Daughters.

| Names of Daughters. | Date of Admission to Pension | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D | M. | Y. | Rs | As | P |
| Brought over, Rs. | | | | 2 906 | 12 | 9 |
| Floyd, L. G | 21 | 12 | 1866 | 10 | 0 | 0 |
| Fox L A M. | 18 | 10 | 1873 | 35 | 0 | 0 |
| Francis H. D M. | 14 | 8 | 1874 | 20 | 0 | 0 |
| Galloway, H. B. | 10 | 1 | 1865 | 16 | 0 | 0 |
| Gardener, E. M. | 30 | 4 | 1855 | 32 | 0 | 0 |
| George A. E | 2 | 12 | 1876 | 16 | 0 | 0 |
| George J A. | 2 | 12 | 1876 | 20 | 0 | 0 |
| George, E J. | 2 | 12 | 1876 | 16 | 0 | 0 |
| George, E M. | 2 | 12 | 1876 | 16 | 0 | 0 |
| Gonsalves D. S. B. | 27 | 11 | 1877 | 20 | 0 | 0 |
| Gordon P. R. | 2 | 4 | 1853 | 16 | 0 | 0 |
| Gordon S. G. | 2 | 4 | 1853 | 16 | 0 | 0 |
| Gould C. S. | 26 | 12 | 1849 | 16 | 0 | 0 |
| Graham, S E. | 19 | 8 | 1867 | 50 | 0 | 0 |
| Graham L. A. | 20 | 7 | 1858 | 20 | 0 | 0 |
| Grant C. A. | 17 | 10 | 1876 | 20 | 0 | 0 |
| Grant. M L. | 17 | 10 | 1876 | 20 | 0 | 0 |
| Handford A E. | 29 | 4 | 1870 | 50 | 0 | 0 |
| Hankin A M. | 25 | 4 | 1878 | 50 | 0 | 0 |
| Harris B H. | 8 | 5 | 1877 | 16 | 0 | 0 |
| Harris, H. C. | 8 | 5 | 1877 | 16 | 0 | 0 |
| Harris, M V | 8 | 5 | 1877 | 16 | 0 | 0 |
| Hearne M. A. E. | 6 | 6 | 1871 | 16 | 0 | 0 |
| Henwood, S. K. A. | 19 | 7 | 1849 | 16 | 0 | 0 |
| Herrold M. | 22 | 1 | 1866 | 16 | 0 | 0 |
| Hickie, Eva | 28 | 6 | 1876 | 32 | 0 | 0 |
| Hickey, F. I G. | 15 | 1 | 1872 | 50 | 0 | 0 |
| Hill, A. M. S. | 13 | 5 | 1865 | 16 | 0 | 0 |
| Hill, F. A. B. | 28 | 11 | 1858 | 32 | 0 | 0 |
| Hill, I. M. | 28 | 11 | 1858 | 32 | 0 | 0 |
| Hill, K M. | 13 | 5 | 1865 | 16 | 0 | 0 |
| Hill, N. A. | 28 | 11 | 1858 | 32 | 0 | 0 |
| Hoff, J M. | 30 | 6 | 1870 | 20 | 0 | 0 |
| Hoff M. H. W. | 30 | 6 | 1870 | 20 | 0 | 0 |
| Hough J. A. | 5 | 4 | 1867 | 32 | 0 | 0 |
| Howell, E. M. | 7 | 11 | 1867 | 40 | 0 | 0 |
| Howell, M. A. | 7 | 11 | 1867 | 40 | 0 | 0 |
| Hudson, A M. | 7 | 2 | 1869 | 25 | 0 | 0 |
| Hunt, M. J. | 6 | 8 | 1868 | 16 | 0 | 0 |
| Jahans, W. M. | 5 | 10 | 1871 | 25 | 0 | 0 |
| James, A. N. | 30 | 9 | 1875 | 40 | 0 | 0 |
| James, M R. | 30 | 9 | 1875 | 40 | 0 | 0 |
| Johnson J. M. | 27 | 11 | 1872 | 80 | 0 | 0 |
| Johnston. C. C. | 11 | 2 | 1855 | 32 | 0 | 0 |
| Johnston L. C. | 11 | 2 | 1855 | 32 | 0 | 0 |
| Johnstone. E. A | 17 | 9 | 1859 | 16 | 0 | 0 |
| Johannes E. M. | 23 | 4 | 1864 | 25 | 0 | 0 |
| Jones M. | 14 | 2 | 1873 | 50 | 0 | 0 |
| Kavanagh A. C. | 19 | 10 | 1868 | 62 | 0 | 0 |
| Kelly, E. A | 3 | 6 | 1871 | 16 | 0 | 0 |
| Carried over, Rs.. | | | | 4,282 | 12 | 9 |

| Names of Daughters. | Date of Admission to Pension | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. |
| Brought over Rs. | | | | 4,282 | 12 | 9 |
| Kely I S. | 3 | 6 | 1871 | 16 | 0 | 0 |
| Kerr, E. O | 20 | 6 | 1872 | 50 | 0 | 0 |
| Kerr, M. E | 20 | 6 | 1872 | 50 | 0 | 0 |
| Kiernander, A E. | 3 | 4 | 1874 | 50 | 0 | 0 |
| Kiernander, E. E. | 3 | 4 | 1874 | 50 | 0 | 0 |
| Kiernander, F. K. | 3 | 4 | 1874 | 50 | 0 | 0 |
| King, F. | 11 | 12 | 1870 | 32 | 0 | 0 |
| Kitchen, A. L | 16 | 6 | 1857 | 16 | 0 | 0 |
| Kitchen, A W. | 16 | 6 | 1857 | 16 | 0 | 0 |
| Lamory, V. E. | 29 | 5 | 1874 | 8 | 0 | 0 |
| Lawson. L. S. | 2 | 5 | 1858 | 50 | 0 | 0 |
| Lewis, A. C. | 25 | 10 | 1868 | 16 | 0 | 0 |
| Lewis E. F. | 25 | 10 | 1868 | 16 | 0 | 0 |
| Lewis J. | 25 | 10 | 1868 | 16 | 0 | 0 |
| Login, F. C. | 5 | 6 | 1874 | 50 | 0 | 0 |
| Lowrie, H. L. M. | 24 | 6 | 1865 | 20 | 0 | 0 |
| McConnell, C. E | 29 | 2 | 1876 | 40 | 0 | 0 |
| McConnell E. E. | 29 | 2 | 1876 | 40 | 0 | 0 |
| McConnell. L. G. | 29 | 2 | 1876 | 40 | 0 | 0 |
| McDonald, L. A. C. | 4 | 12 | 1868 | 80 | 0 | 0 |
| Mackenzie, A. E. J. | 22 | 10 | 1872 | 25 | 0 | 0 |
| Mackenzie. F. | 22 | 10 | 1872 | 25 | 0 | 0 |
| McMillan A. M. E. | 21 | 12 | 1873 | 35 | 0 | 0 |
| Maltby, C. A. | 14 | 11 | 1866 | 60 | 0 | 0 |
| Maltby, G H. | 14 | 11 | 1866 | 30 | 0 | 0 |
| Man, L. C. | 15 | 7 | 1864 | 32 | 0 | 0 |
| Manuel J. | 22 | 3 | 1869 | 20 | 0 | 0 |
| Marshall, A. L. | 21 | 7 | 1875 | 16 | 0 | 0 |
| Marshall. F, E. | 21 | 7 | 1875 | 16 | 0 | 0 |
| Martin, M. | 17 | 11 | 1872 | 48 | 0 | 0 |
| Martin, T. A. | 17 | 11 | 1872 | 48 | 0 | 0 |
| Michael, A F. | 4 | 10 | 1852 | 16 | 0 | 0 |
| Minor, Margt. | 22 | 8 | 1876 | 16 | 0 | 0 |
| Minor, Kathleen | 22 | 8 | 1876 | 16 | 0 | 0 |
| Minor, Mabel | 22 | 8 | 1876 | 16 | 0 | 0 |
| Minor, Mary | 22 | 8 | 1876 | 16 | 0 | 0 |
| Namey, L. H. | 13 | 9 | 1873 | 8 | 0 | 0 |
| Newbond, M. V. L. | 18 | 10 | 1876 | 10 | 0 | 0 |
| Newman, A. | 31 | 12 | 1877 | 75 | 0 | 0 |
| O'Brien, A. M. | 28 | 11 | 1862 | 25 | 0 | 0 |
| O'Brien. Maude | 28 | 11 | 1862 | 25 | 0 | 0 |
| O'Brien, Mary | 11 | 5 | 1860 | 33 | 5 | 4 |
| O'Donel. J. | 22 | 4 | 1872 | 50 | 0 | 0 |
| O'Flatherty, K. | 26 | 11 | 1867 | 80 | 0 | 0 |
| Oliver, E C. | 15 | 4 | 1878 | 30 | 0 | 0 |
| Otto, A. M. | 10 | 6 | 1869 | 30 | 0 | 0 |
| Otto, E. G. | 10 | 6 | 1869 | 30 | 0 | 0 |
| Otto, F. E. | 10 | 6 | 1869 | 30 | 0 | 0 |
| Carried over, Rs. | | | | 5,850 | 2 | 1 |

## List of Incumbents—continued—Daughters.

| Names of Daughters. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs. | As. | P. |
| Brought over, Rs. | | | | 5,850 | 2 | 1 |
| Parkinson, A | 17 | 3 | 1878 | 16 | 0 | 0 |
| Payne, C E. | 28 | 8 | 1875 | 50 | 0 | 0 |
| Payne, F. A. | 28 | 8 | 1875 | 50 | 0 | 0 |
| Payne, I. M | 28 | 8 | 1875 | 50 | 0 | 0 |
| Peachey, L A. | 8 | 8 | 1869 | 60 | 0 | 0 |
| Pearson, C M. | 27 | 10 | 1874 | 50 | 0 | 0 |
| Pemberton, A. C. | 22 | 4 | 1860 | 32 | 0 | 0 |
| Pereira E H. | 2 | 6 | 1864 | 20 | 0 | 0 |
| Pereira L. J. | 18 | 1 | 1875 | 30 | 0 | 0 |
| Pocock, E | 27 | 12 | 1872 | 16 | 0 | 0 |
| Pogson, A St. A. | 18 | 4 | 1878 | 40 | 0 | 0 |
| Pogson, G. E. | 18 | 4 | 1878 | 20 | 0 | 0 |
| Pogson, J. T. | 18 | 4 | 1878 | 20 | 0 | 0 |
| Poole G. | 19 | 12 | 1850 | 16 | 0 | 0 |
| Porter M. E. | 3 | 9 | 1877 | 16 | 0 | 0 |
| Porter A. M. | 3 | 9 | 1877 | 16 | 0 | 0 |
| Porter M A. | 3 | 9 | 1877 | 16 | 0 | 0 |
| Porter, F. A. D. | 3 | 9 | 1877 | 20 | 0 | 0 |
| Price, A. E. G. | 10 | 7 | 1851 | 8 | 0 | 0 |
| Price, E. F. | 22 | 7 | 1862 | 16 | 0 | 0 |
| Prince A. E. | 1 | 3 | 1876 | 30 | 0 | 0 |
| Prince E S. | 1 | 3 | 1876 | 40 | 0 | 0 |
| Purchase, A. B. | 25 | 3 | 1871 | 25 | 0 | 0 |
| Purchase, E. L. | 25 | 3 | 1871 | 25 | 0 | 0 |
| Purchase F. E. | 25 | 3 | 1871 | 25 | 0 | 0 |
| Purves, J. L. | 17 | 10 | 1870 | 16 | 0 | 0 |
| Ray, E. L. R. | 24 | 5 | 1877 | 80 | 0 | 0 |
| Rayner, A. F. | 9 | 7 | 1873 | 20 | 0 | 0 |
| Rayner E. J. | 9 | 7 | 1873 | 20 | 0 | 0 |
| Rebello B. | 10 | 4 | 1870 | 16 | 0 | 0 |
| Rebeiro A. O. | 23 | 4 | 1867 | 16 | 0 | 0 |
| Rebeiro, A. S. | 23 | 4 | 1867 | 16 | 0 | 0 |
| Reid, A. C. | 11 | 3 | 1867 | 40 | 0 | 0 |
| Rice, K. | 24 | 6 | 1860 | 8 | 0 | 0 |
| Robertson, A. E. | 26 | 7 | 1865 | 16 | 0 | 0 |
| Robertson, A. M. | 26 | 7 | 1865 | 16 | 0 | 0 |
| Robinson, M. J. | 28 | 8 | 1863 | 50 | 0 | 0 |
| Robson H. L | 17 | 4 | 1878 | 35 | 0 | 0 |
| Rodrigues, C F. | 26 | 4 | 1872 | 10 | 0 | 0 |
| Rodrigues, E. J. | 26 | 4 | 1872 | 10 | 0 | 0 |
| Rodrigues O C. | 12 | 8 | 1866 | 16 | 0 | 0 |
| Rodrigues, P. E. | 26 | 4 | 1872 | 10 | 0 | 0 |
| Rogers F. | 19 | 3 | 1856 | 32 | 0 | 0 |
| Rogers M. G. | 19 | 3 | 1856 | 32 | 0 | 0 |
| Rose, E. E. | 2 | 8 | 1875 | 8 | 0 | 0 |
| Rose, H. A. | 2 | 8 | 1875 | 8 | 0 | 0 |
| Rose, L. | 2 | 8 | 1875 | 8 | 0 | 0 |
| Ross, E. A. | 2 | 10 | 1868 | 32 | 0 | 0 |
| Rutter E. | 17 | 8 | 1861 | 32 | 0 | 0 |
| Rutter, M. | 17 | 8 | 1861 | 32 | 0 | 0 |
| Ryland, A. A. | 1 | 5 | 1853 | 32 | 0 | 0 |
| Carried over, Rs. | ..... | | | 7,168 | 2 | 1 |

| Names of Daughters. | Date of Admission to Pension. | | | Monthly Pension. | | |
|---|---|---|---|---|---|---|
| | D. | M. | Y. | Rs | As. | P. |
| Brought over, Rs. | ..... | | | 7,168 | 2 | 1 |
| Ryland, S. M. | 1 | 5 | 1853 | 32 | 0 | 0 |
| Sagriell, I. C. | 30 | 7 | 1874 | 45 | 0 | 0 |
| Sagriell I. G. | 30 | 7 | 1874 | 25 | 0 | 0 |
| Sandeman, A. C. | 14 | 9 | 1866 | 50 | 0 | 0 |
| Sandeman, C. O. | 28 | 12 | 1868 | 32 | 0 | 0 |
| Sandeman, E C. | 14 | 9 | 1866 | 50 | 0 | 0 |
| Sandeman, H. E | 28 | 12 | 1868 | 32 | 0 | 0 |
| Sandeman K. M. | 28 | 12 | 1868 | 32 | 0 | 0 |
| Sanders, C. M | 3 | 4 | 1871 | 50 | 0 | 0 |
| Sanders, G. E. | 3 | 4 | 1871 | 50 | 0 | 0 |
| Sanderson, E. M. | 8 | 6 | 1861 | 25 | 0 | 0 |
| Sanderson L. C. | 8 | 6 | 1861 | 25 | 0 | 0 |
| Scott, E J. P. | 10 | 2 | 1873 | 20 | 0 | 0 |
| Shaw, C. E. | 14 | 5 | 1875 | 50 | 0 | 0 |
| Shaw, F. T. | 14 | 5 | 1875 | 50 | 0 | 0 |
| Shelverton E. F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Shelverton F. F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Shelverton, May F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Shelverton, Mabel F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Shelverton Minna F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Shelverton, S. F. | 26 | 2 | 1871 | 32 | 0 | 0 |
| Skinner H. | 25 | 10 | 1877 | 10 | 0 | 0 |
| Stark. E J. | 17 | 6 | 1866 | 32 | 0 | 0 |
| Strong. J. | 26 | 3 | 1853 | 20 | 0 | 0 |
| Strong, J. C. | 26 | 3 | 1853 | 20 | 0 | 0 |
| Stuart A. J. | 9 | 7 | 1863 | 50 | 0 | 0 |
| Stuart H. E. | 9 | 7 | 1863 | 50 | 0 | 0 |
| Stuart, J. S. | 9 | 7 | 1863 | 50 | 0 | 0 |
| Sturmer. M | 8 | 10 | 1838 | 16 | 0 | 0 |
| Sunder, A. W. | 17 | 4 | 1863 | 16 | 0 | 0 |
| Thompson G B. C. | 23 | 8 | 1871 | 50 | 0 | 0 |
| Thompson, M. E. D. | 1 | 1 | 1874 | 80 | 0 | 0 |
| Thornton, A. H. | 1 | 11 | 1872 | 32 | 0 | 0 |
| Thornton L. G. | 1 | 11 | 1872 | 32 | 0 | 0 |
| Triepland, L. | 7 | 6 | 1857 | 16 | 0 | 0 |
| Thwaytes, E. L. | 21 | 3 | 1876 | 50 | 0 | 0 |
| Thwaytes, M. E. | 21 | 3 | 1876 | 32 | 0 | 0 |
| Turnbull, M E. M. | 27 | 2 | 1869 | 40 | 0 | 0 |
| Vander-Beek, A. M. | 10 | 7 | 1873 | 20 | 0 | 0 |
| Vaughan, M. | 27 | 11 | 1857 | 16 | 0 | 0 |
| Vere A E. | 23 | 10 | 1870 | 80 | 0 | 0 |
| Wall. A. G. P. *alias* Hoff | 13 | 9 | 1867 | 25 | 0 | 0 |
| Welsh, A. A. | 3 | 5 | 1853 | 32 | 0 | 0 |
| Wickham, A. L. | 10 | 1 | 1870 | 40 | 0 | 0 |
| Wickham, M A. | 10 | 1 | 1870 | 32 | 0 | 0 |
| Wisham E G. | 14 | 8 | 1864 | 32 | 0 | 0 |
| Wyatt, A. S. | 9 | 7 | 1867 | 40 | 0 | 0 |
| Wyatt, F. | 9 | 12 | 1857 | 16 | 0 | 0 |
| TOTAL, Rs. | ..... | | | 8,857 | 2 | 1 |

## DAUGHTERS

Admitted from 1st May 1877 to 30th April 1878.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Cornabi, Miss E. J. R. | 30th March | 1878 | ... | Rs. | 25 | 0 | 0 |
| Davis, Miss B. M. | 29th August | 1877 | ... | „ | 50 | 0 | 0 |
| Davis, Miss C. C. | 29th August | 1877 | ... | „ | 50 | 0 | 0 |
| Davis, Miss M. G. | 29th August | 1877 | ... | „ | 50 | 0 | 0 |
| Gonsalves, Miss D. S. B. | 27th November | 1877 | ... | „ | 20 | 0 | 0 |
| Hankin, Miss A. M. | 25th April | 1878 | ... | „ | 50 | 0 | 0 |
| Harris, Miss B. H. | 8th May | 1877 | ... | „ | 16 | 0 | 0 |
| Harris, Miss H. C. | 8th May | 1877 | ... | „ | 16 | 0 | 0 |
| Harris, Miss M. V. | 8th May | 1877 | ... | „ | 16 | 0 | 0 |
| Newman, Miss A. | 31st December | 1877 | ... | „ | 75 | 0 | 0 |
| Oliver, Miss E. C. | 15th April | 1878 | ... | „ | 30 | 0 | 0 |
| Parkinson, Miss A. | 17th March | 1878 | ... | „ | 16 | 0 | 0 |
| Pogson, Miss A. St. A. | 18th April | 1878 | ... | „ | 40 | 0 | 0 |
| Pogson, Miss G. E. | 18th April | 1878 | ... | „ | 20 | 0 | 0 |
| Pogson, Miss J. T. | 18th April | 1878 | ... | „ | 20 | 0 | 0 |
| Porter, Miss A. M. | 3rd September | 1877 | .. | „ | 16 | 0 | 0 |
| Porter, Miss F. A. D. | 3rd September | 1877 | ... | „ | 20 | 0 | 0 |
| Porter, Miss M. A. | 3rd September | 1877 | ... | „ | 16 | 0 | 0 |
| Porter, Miss M. E. | 3rd September | 1877 | ... | „ | 16 | 0 | 0 |
| Ray, Miss E. L. R. | 24th May | 1877 | ... | „ | 80 | 0 | 0 |
| Rosbon, Miss H. L. | 17th April | 1878 | ... | „ | 35 | 0 | 0 |
| Skinner, Miss H. | 25th October | 1877 | ... | „ | 10 | 0 | 0 |
| | | Total, Rs. | ... | | 687 | 0 | 0 |

## LIST OF INCUMBENTS

Whose pensions have lapsed in the course of the year 1877-78.

## WIDOWS.

| Names of Incumbents. | When admitted to Pension. | When pension ceased. | Monthly pension. |
|---|---|---|---|
| 1 Mrs. A. Balston ... | 10th October 1842. | Died 4th October 1877. | 50 0 0 |
| 2 „ E. M. Baxter ... | 5th April 1877. | Re-married 13th February 1878. | 50 0 0 |
| 3 „ J. Lamb ... | 8th May 1870. | Re-married 10th February 1878. | 50 0 0 |
| 4 „ E. Pollett ... | 26th April 1873. | Re-married 25th July 1877. | 20 0 0 |
| 5 „ J. Smith ... | 26th October 1872. | Died 25th May 1877. | 50 0 0 |
| 6 „ A. U. Stuart ... | 10th September 1861. | Died 22nd December 1877. | 12 0 0 |
| 7 „ E. Willard ... | 29th August 1848. | Died 20th April 1878. | 25 0 0 |
| 8 „ M. C. Wright ... | 21st June 1875. | Re-married 31st January 1878. | 100 0 0 |
| | | Total, Rupees ... | 357 0 0 |

## LIST OF INCUMBENTS—continued.

Whose pensions have lapsed in the course of the year 1877-78.

### SONS.

| Names of Incumbents. | When admitted to pension. | When pension ceased. | Monthly pension. |
|---|---|---|---|
| Master E. M. Baptist. | 16th January 1871. | Attained age 23rd June 1877. | 20 0 0 |
| „ A. P. Barnes. | 3rd March 1872. | Ditto 25th April 1878. | 12 0 0 |
| „ J. L. Bickers. | 7th October 1875. | Ditto 26th Sept. 1877. | 32 0 0 |
| „ A. S. Carter. | 24th November 1875. | Ditto 23rd May 1877. | 25 0 0 |
| „ W.P Davey. | 10th August 1875. | Ditto 27th April 1878. | 40 0 0 |
| „ J. P. Dove. | 25th April 1875. | Ditto 21st June 1877. | .50 0 0 |
| „ W H. Francis. | 14th August 1874. | Died 16th August 1877. | 16 0 0 |
| „ C R. Hudson. | 7th February 1869. | Died 17th June 1877. | 25 0 0 |
| „ W. C. Linton. | 2nd January 1872. | Died 27th August 1877. | 32 0 0 |
| „ T. A. Peachey. | 8th August 1869. | Attained age 21st January 1878. | 80 0 0 |
| | | Total Rupees ... | 332 0 0 |

### DAUGHTERS.

| | | | |
|---|---|---|---|
| Miss A. L. Berkeley. | 13th January 1876. | Married 24th April 1878. | 24 0 0 |
| „ L. K Buch. | 1st June 1857. | Died 18th April 1878. | 32 0 0 |
| „ H. K. Daly. | 29th September 1862. | Married 1st October 1877. | 32 0 0 |
| „ E George. | 24th September 1845. | Died 20th June 1877. | 16 0 0 |
| „ M C. F. Howe. | 19th October 1855. | Married 5th March 1878 | 16 0 0 |
| „ C. M. A Lonergan. | 13th March 1864. | Married 17th January 1878. | 32 0 0 |
| „ M. C. Parsons. | 14th March 1875. | Married 27th December 1877. | 16 0 0 |
| „ E. K. Purchase. | 25th March 1871. | Married 16th July 1877. | 25 0 0 |
| „ L. M. Staines. | 23rd June 1865. | Died 1st August 1877 | 20 0 0 |
| „ G. E. Tydd. | 24th September 1866. | Married 30th April 1877. | 20 0 0 |
| „ M. M. Walker. | 3rd December 1872. | Married 4th March 1878. | 16 0 0 |
| „ R. Wyatt. | 9th December 1857. | Married 6th August 1877. | 16 0 0 |
| | | Total, Rupees | 265 0 0 |

*LIST of SUBSCRIBERS who have been exempted from further*

| No. of the certificate granted under Rule 45 (a.) | Names of Subscribers. | Names and relation of Nominees. | |
|---|---|---|---|
| 1 | D. W. Madge... ... | Emily Culley, | Daughter |
| 2 | M. Wylie ... ... | Anne Wilson, | Wife |
| 3 | R. A. Fink ... ... | Julia Mary, | do. |
| 4 | W. L. Harwood ... | Matilda Sophia, | Wife |
| | | Charlotte, | Daughter |
| | | Eva, | do. |
| 5 | J. C. Mendies... ... | Cecelia, | Wife |
| | | Ditto | do. |
| | | Ditto | do. |
| 6 | H. J. Joakim ... ... | Emily, | do. |
| | | William, | Son. |
| 7 | H. Andrews .. ... | Mary Ann, | Wife |
| 8 | F. Dormieux ... ... | Catherine, | do. |
| 9 | W. H. Jones (1) ... | Jane, | do. |
| 10 | J. Taylor (1) ... ... | Fristiana | do. |
| 11 | T. Austin ... ... | Louisa | do. |
| 12 | W. Greenway... ... | Elizabeth, | do. |
| 13 | W. Heysham ... ... | Harriet, | do. |
| 14 | L. Teyen ... ... | Elizabeth Mary, | do. |
| 15 | W. Scotland ... ... | Eleanor Rebecca, | do. |
| 16 | D. B. Thorpe ... ... | Caroline Matilda, | do. |
| 17 | W. Ivey ... ... | Emma, | do. |
| 18 | W. M. Graham ... | Eliza Anna, | do. |
| 19 | E. W. Hollingbery ... | Jessy Maria, | do. |
| 20 | G. F. Smith ... ... | Anne, | do. |
| 21 | T. Morgan ... ... | Louisa, | do. |
| 22 | W. R. Pogson... ... | Juliet, | do. |
| 23 | H. Driver ... ... | Janet McKell, | do. |
| 24 | M. Constantine ... | Grace, | do. |
| 25 | R. Deefholts ... ... | Rose, | do. |
| 26 | P. A. Luckstedt ... | Sarah, | do. |
| 27 | W. T. Blewett ... | Elizabeth Susanah, | do. |
| 28 | F. R. Blewett... ... | Mary Anne, | do. |
| 29 | J. W. Twalling ... | Eliza Rebecca, | do. |
| 30 | J. Weston ... ... | Jessie, | Daughter |
| 31 | J. Rebello ... ... | Ann, | Wife |
| 32 | A. J. Sturmer... ... | Anne, | Daughter |
| | | Alice, | do. |
| 33 | W. Reed ... ... | Eliza, | Wife |
| 34 | P. Gill ... ... | Eliza, | do. |
| 35 | W. Glynn ... ... | Caroline Amelia, | do. |
| | | Caroline Amelia, | Daughter |
| 36 | C. N. Cooke ... ... | Eliza Charlotte, | Wife |
| 37 | C. Porteous ... ... | Emma Lister, | do. |
| 38 | W. Clark (1) ... ... | Jane, | do. |

*Payment of Subscription under Rule 45 (a).*

| Date of exemption. | Proportion and amount of monthly Pension to which eligible under the rule | | | | Registered monthly subscription. | | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| | | Rs. | As. | P. | Rs. | As. | P. | |
| 2nd Augt. 1877. | Full | 50 | ... | ... | 13 | 2 | .. | |
| 7th July 1877. | do. | 150 | ... | ... | 50 | 2 | ... | |
| 7th Augt. 1877. | do. | 25 | ... | ... | 8 | 1 | ... | |
| 10th Augt. 1877. | do. | 60 | .. | ... | 20 | 2 | ... | |
| 10th Augt. 1877. | do. | 25 | ... | ... | 6 | 12 | ... | |
| 10th Augt. 1877. | do. | 25 | ... | ... | 8 | 10 | ... | |
| 12th Augt. 1877. | $\frac{17}{24}$ | 17 | 11 | ... | 10 | 9 | ... | |
| 12th Augt. 1877. | $\frac{17}{24}$ | 5 | .. | ... | 3 | ... | ... | |
| 12th Augt. 1877. | $\frac{12}{21}$ | 4 | 9 | ... | 4 | 5 | ... | |
| 14th Augt. 1877. | $\frac{18}{23}$ | 41 | 5 | ... | 22 | 4 | ... | |
| 14th Augt. 1877. | $\frac{10}{21}$ | 15 | 4 | ... | 6 | 15 | ... | |
| 15th Augt. 1877. | Full | 100 | ... | ... | 32 | 13 | ... | |
| 25th Augt. 1877. | do. | 50 | ... | ... | 18 | 2 | .. | |
| 4th Sept. 1877. | do. | 75 | ... | ... | 27 | 15 | ... | |
| 4th Sept. 1877. | do. | 50 | ... | ... | 19 | 4 | ... | Mrs. Anstin died on 18th Sept. 1877. |
| 7th Sept. 1877. | do. | 50 | ... | ... | 17 | ... | ... | |
| 8th Sept. 1877. | do. | 100 | ... | ... | 33 | 13 | ... | |
| 12th Sept. 1877. | do. | 30 | ... | ... | 9 | 12 | ... | |
| 12th Sept. 1877. | do. | 50 | .. | ... | 16 | 10 | ... | |
| 18th Sept. 1877. | do. | 30 | ... | ... | 12 | 12 | 6 | |
| 25th Sept. 1877. | do. | 50 | ... | ... | 16 | 3 | ... | |
| 29th Octr. 1877. | $\frac{20}{26}$ | 32 | 4 | ... | 14 | 13 | ... | |
| 12th Octr. 1877. | Full | 50 | ... | ... | 17 | 11 | .. | Mrs. Smith died on 19th May 1878. |
| 13th Octr. 1877. | do. | 50 | ... | ... | 16 | 8 | ... | |
| 13th Octr. 1877. | do. | 50 | ... | .. | 16 | 13 | ... | |
| 16th Octr. 1877. | do. | 38 | ... | ... | 15 | 7 | .. | Mr. Pogson died on 10th April 1878. |
| 17th Octr. 1877. | do. | 60 | ... | ... | 25 | 3 | ... | |
| 18th Octr. 1877. | do. | 100 | .. | ... | 34 | 4 | ... | |
| 21st Octr. 1877. | do. | 20 | . | ... | 8 | 9 | ... | |
| 26th Octr. 1877. | do. | 20 | ... | ... | 7 | ... | ... | |
| 16th Octr. 1877. | do. | 33 | 5 | 4 | 14 | 1 | ... | |
| 27th Octr. 1877. | do. | 50 | ... | ... | 17 | 8 | .. | |
| 27th Octr. 1877. | do. | 50 | .. | ... | 19 | ... | ... | |
| 16th Octr 1877. | do. | 30 | ... | ... | 11 | 2 | ... | |
| 24th Octr 1877. | do. | 32 | ... | ... | 9 | 13 | ... | |
| 30th Octr. 1877. | do. | 100 | ... | ... | 38 | 3 | .. | |
| 31st Octr. 1877. | do. | 32 | ... | ... | 9 | ... | ... | |
| 31st Octr. 1877. | do. | 16 | ... | ... | 5 | 5 | ... | |
| 1st Novr. 1877. | do. | 8 | 5 | 4 | 2 | 14 | ... | |
| 14th Novr. 1877. | do. | 20 | ... | ... | 7 | 12 | ... | Mrs. Glynn died on 22nd October 1877. |
| 20th Novr. 1877. | $\frac{37}{46}$ | 46 | 9 | ... | 15 | 4 | ... | |
| 20th Novr. 1877. | $\frac{15}{24}$ | 31 | 4 | ... | 18 | 12 | ... | |
| 6th Novr. 1877. | Full | 50 | ... | ... | 17 | ... | ... | |
| 13th Novr. 1877. | do. | 100 | ... | ... | 42 | 3 | ... | |
| 17th Novr. 1877. | do. | 70 | ... | ... | 20 | 15 | ... | |
| Carried | over, Rs. | 2,093 | 8 | 8 | 763 | 2 | 6 | |

*LIST OF SUBSCRIBERS who have been exempted from further*

| No. of the certificate granted under Rule 45 (a). | Names of Subscribers. | Names and relation of Nominees. | |
|---|---|---|---|
| 39 | E. McDonell ... ... | Anne Charlotte, | Wife |
| | | Henrietta, E. I. | Daughter |
| 40 | W. Brennand ... ... | Iris, | Wife |
| 41 | W. Moran ... ... | Elizabeth A. | do. |
| | | Mary C. | Daughter |
| 42 | J. Christie ... ... | Mary, | Wife |
| 43 | J. H. Reily ... ... | Catherine Mertha | Daughter |
| | | Ditto | do. |
| | | Annie Edith | do. |
| 44 | J. R. B. Bennett ... | Isabella Jane | do. |
| | | Harriett Charlotte | do. |
| 45 | C. A. Pritchard ... | Honoria | Wife |
| | | Mary Julia Elizabeth | Daughter |
| 46 | T. Gregory Jr. ... | Jane Amelia | do. |
| 47 | J. Butterfield ... ... | Martina, | Wife |
| 48 | J. C. Davidson ... | Agnes Helen | do. |
| 49 | A. Phillips ... .. | Robert Howell | Son |
| | | Leslie Howell | Son |
| | | Delia Delphine | Daughter |
| 50 | J. W. Twalling ... | Ellen Buchanan | do. |
| 51 | J. Mc.Gowan ... ... | Mary Ann | Wife |
| 52 | R. H. Smith ... ... | Harriet | do. |
| 53 | W. Heysham ... ... | Harriet | do. |
| | | Harriet | Daughter |

*Payment of Subscription under Rule 45(a).*

| Date of exemption. | Proportion and amount of monthly Pension to which eligible under the rule. | | | | Registered monthly subscription. | | | Remarks. |
|---|---|---|---|---|---|---|---|---|
| Brought forward, | Rupees | 2,093 | 8 | 8 | 763 | 2 | 6 | |
| 16th Novr. 1877 | Full | 100 | ... | ... | 42 | 10 | ... | |
| 16th Novr. 1877 | do. | 40 | ... | ... | 17 | 4 | ... | |
| 23rd Novr. 1877 | do. | 50 | ... | ... | 17 | 7 | ... | |
| 24th Novr. 1877 | do. | 100 | ... | ... | 39 | 3 | ... | |
| 24th Novr. 1877 | do. | 25 | ... | ... | 10 | 10 | ... | |
| 7th Decr. 1877 | do. | 60 | ... | ... | 20 | 4 | ... | |
| 1st April 1878 | $\frac{29}{32}$ | 29 | 7 | ... | 11 | .. | ... | |
| 1st April 1878 | $\frac{15}{21}$ | 5 | 11 | ... | 2 | 12 | ... | |
| 1st April 1878 | $\frac{17}{28}$ | 30 | 14 | ... | 15 | 4 | ... | |
| 10th April 1878 | Full | 50 | ... | ... | 15 | 5 | ... | |
| 10th April 1878 | Full | 50 | ... | ... | 17 | 8 | ... | |
| 21st May 1878 | Full | 40 | ... | ... | 13 | 11 | 9 | |
| 21st May 1878 | Full | 12 | ... | ... | 4 | 2 | ... | |
| 1st June 1878 | Full | 16 | ... | ... | 4 | 6 | ... | |
| 4th June 1878 | Full | 16 | ... | ... | 7 | ... | ... | |
| 7th June 1878 | $\frac{28}{30}$ | 46 | 11 | ... | 16 | 10 | ... | |
| 20th June 1878 | $\frac{11}{22}$ | 10 | ... | ... | 5 | ... | ... | |
| 20th June 1878 | $\frac{11}{22}$ | 10 | ... | ... | 5 | 14 | ... | |
| 20th June 1878 | $\frac{11}{22}$ | 10 | ... | ... | 8 | 2 | ... | |
| 3rd July 1878 | Full | 15 | ... | ... | 4 | 11 | ... | |
| 20th July 1878 | Full | 50 | ... | ... | 16 | 14 | ... | |
| 20th July 1878 | Full | 50 | ... | ... | 18 | .. | ... | |
| 29th July 1878 | Full | 20 | ... | ... | 6 | 8 | ... | |
| 29th July 1878 | Full | 32 | ... | ... | 8 | 3 | ... | |
| Total ... | | 2,962 | 3 | 8 | 1,091 | 7 | 3 | |

BENGAL SECRETARIAT LIBRARY

# APPENDIX.

## PART II.

### Circular No. I.

FROM W. H. RYLAND, ESQ.,

*Secretary, Uncovenanted Service Family Pension Fund,*

*Dated Calcutta, 15th April 1878.*

DEAR SIR,

I AM instructed to inform you that the Directors have decided, under Rule 55, to set apart such a portion of the Reserve Fund as will provide for the abatement of subscription for the year 1878-79, commencing from the 1st May next, being at the same rates as those in the current year, namely, according to the following scale :—

| | | | | | | |
|---|---|---|---|---|---|---|
| On policies above | 3 | years | standing | ... | ... | 4 per cent. |
| Ditto | „ 5 | „ | „ | 32 + 4 = 36 | | „ |
| Ditto | „ 6 | „ | „ | 32 + 8 = 40 | | „ |
| Ditto | „ 9 | „ | „ | 32 + 12 = 44 | | „ |
| Ditto | „ 12 | „ | „ | 32 + 16 = 48 | | „ |
| Ditto | „ 15 | „ | „ | 32 + 20 = 52 | | „ |

2. The valuations of the assets and liabilities of the Fund up to the 1st May 1877, as received from the Actuary and given on the margin, exhibited a less favourable result than the Directors had reason to anticipate, looking to the diminished rate of mortality during the year, and the consequently fewer admissions of nominees to pension, as well as the accession of

| Valuation, 1st May 1877. | Widows' Fund. Rs. | Children's Fund. Rs. |
|---|---|---|
| Tangible capital .. .. | 35,26,059 | 19,59,612 |
| Value of contributions .. .. | 33,97,767 | 18,37,613 |
| Total assets .. | 69,23,826 | 37,97,225 |
| Deduct— | | |
| Value of present pensions .. | 22,92,094 | 11,89,637 |
| Do. of prospective pensions .. | 36,11,772 | 19,51,356 |
| Total liabilities .. | 59,03,866 | 31,40,993 |
| Surplus .. .. .. | 10,19,960 | 6,46,232 |

more than the average number of new members. This result was found to be entirely due to the value of *future* subscriptions being estimated at a much reduced rate, and it was observed that, in particular instances, the value assigned did not accord with that obtained by the use of the tables hitherto in force, which necessitated a reference to Mr. Finlaison for an explanation of the figures. His reply, received on the 23rd February, since the publication of the annual report, does not satisfactorily explain nor enter fully into the causes which have led to so sudden and great a depreciation in the value of future contributions, either in the particular instances noticed or in the gross result. The Directors have therefore asked for more precise information on certain points indicated, to enable them to form an opinion how far the effects are capable of control, and to suggest a remedy.

3. Although Mr. Finlaison's valuation, above alluded to, might indicate the propriety of at once reducing the benefits allowed during the current year, the Directors, bearing in mind the inconvenience that would be caused thereby, and not feeling fully assured of the necessity for doing so, have resolved to continue in force for at least one year longer the current rates, as the surplus afforded by the present valuation will, under Rules LIV. and LV., suffice for this purpose.

4. According to these rates, no subscriber will be called upon to pay more than the net amount of his subscription for the current year, while in some cases the incidence of the rates on the increased duration of policies, regulated by the classified scale, will entitle subscribers to a larger benefit. It must be pointed out that the abatements are separately reckoned upon the original subscriptions for each risk at the time of entrance, and those who receive no larger reduction than at present will understand that their policies have not reached a higher stage. A memorandum is annexed, showing the application of the scale in your case, and the amount of subscription payable by you from the 1st May 1878 to the 30th April 1879.*

5. Owing to the increased number of qualified subscribers entitled to share in the division from both interest and surplus, the total amount required to cover the abatements will be not less than Rs. 1,10,555 in the widows' branch and Rs. 71,126 in the children's branch, which will prove a heavy drain upon the Reserve Fund as it now stands. It is to be hoped that the considerations urged in the second reference to the Actuary will lead to a revision of the valuations and a more favourable result in the accruing surplus. Should it appear, however, that the depreciation in the present value of future subscriptions is justly

due to the exemptions under Rule XLVA., it will be impossible in the future to maintain the present rates of abatement, and the alternative will probably have to be placed before the subscribers of keeping in force Rule XLVA., and resigning all or a large portion of immediate abatements of subscription, or of giving up the benefits of that rule and retaining the present system of abatements on a somewhat reduced rate. The correspondence on the subject will be duly placed before the subscribers when complete, with such recommendations as the circumstances may then appear to demand.

6. Adverting to the discussions which took place, and the resolutions passed at the general meeting held on the 26th January, with respect to the amendment of Rules XI and XXXI, proposed in paragraph 11 of the Annual Report, I am to request your vote on the following propositions :—

(1) That the words "*any person borne, or who has at any time been borne, upon the rolls of the Fund,*" be substituted for the words "*any party,*" in Rule XI.

(2) That the addition be made to Rule XXXI of the words "*and the decision of Directors in such matter shall be final and without appeal to the subscribers.*" A Vote paper accompanies, to be filled up and returned.

7. A proposal was also alluded to in paragraph 7 of the Annual Report, relating to the extension of Rule XLVA., so as to include in its benefits subscribers entering at 46 years of age and upwards; but in the present uncertainty as to the expediency of continuing the rule, the Directors are averse to recommend any change, until the full bearing of the rule, so far as it now extends, and its effect in the present value of future subscriptions, shall have been ascertained.

* NOTE.--Those below three years' standing are not entitled to abatement, and consequently will receive no memorandum of subscription.

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## Circular No. 2.

FROM W. H. RYLAND, ESQ.,

*Secretary to the Uncovenanted Service Family Pension Fund.*

*Dated Calcutta, the 16th April* 1878.

DEAR SIR,

I AM desired by the Directors of the Uncovenanted Service Family Pension Fund to submit for your consideration a

letter from Miss Annie E. Clark, soliciting the grant of a compassionate allowance from the Fund, in addition to the pension of Rs. 12-12-9 per mensem insured for her benefit by her deceased father, Mr. David Clark.

2. The case is of so special a character, through the particularly valuable services rendered by Mr. David Clark, in the early history of the Fund, that the Directors feel no hesitation in commending it to the favorable consideration of the Subscribers at large.

3. Mr. Clark took a very prominent share in establishing the Uncovenanted Service Family Pension Fund, and, indeed, may be regarded as one of its chief founders. From its establishment in May 1837 to July 1840, Mr. Clark was Secretary and Accountant, gratuitously at first, and afterwards on a salary of Rs. 50 a month. That was all the remuneration the Fund could then afford, but it was admittedly inadequate to the labour and responsibility needed for the successful conduct of an undertaking regarded with indifference or distrust by those whom it was designed to benefit, and by the Government whose help was essential to its success. The value of his labours, however, is attested by the prosperity which the Fund attained when he was its sole executive officer, and subsequently when, as one of the Directors, he promoted its interests up to his death on the 5th July 1847.

4. The only provision secured for his family in the Fund was a pension of Rs. 12-12-9 for the daughter, whose appeal is now submitted for your consideration. Recognizing the inadequacy of this provision at the time of Mr. Clark's death, the Directors of the day intended to ask permission of the Subscribers to supplement it with a special compassionate allowance, in consideration of the father's valuable services. But the intention was abandoned, in deference to the wish of the family to avoid imposing any burdens on the Fund that were not immediately necessary. From the year 1847 to the present time, Miss Clark has lived under the care and at the expense of her grandmother, whose recent death has deprived her of all resources save the pension of Rs. 12-12-9 secured by her deceased father. The state of her health makes it impossible for her to work for her own livelihood.

5. Under these circumstances, and in consideration of the valuable services rendered by her father to the Fund at a critical period, the Directors desire to revive the proposal for a compassionate allowance which was contemplated thirty years ago, but withheld from the Subscribers only because Miss Clark

did not then need it. In her present necessity, the deferred recognition of her father's services would be just and appropriate, and the Directors accordingly recommend the grant of a compassionate allowance of Rs. 50 a month in addition to the pension she already draws.

A vote paper is annexed to be filled up and returned.

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DATED CALCUTTA, *the 12th January* 1878.

FROM MISS ANNIE E. CLARK,

TO THE DIRECTORS OF THE UNCOVENANTED SERVICE FAMILY PENSION FUND.

IT is with extreme diffidence that I venture to lay the present appeal before you, asking you for a special boon in my time of need.

The peculiar circumstances in which I am placed, necessitates my doing so, and I trust therefore that I may not only be pardoned for this intrusion on your time, but that my appeal may receive favourable consideration at your hands. I have no doubt that it is known to some of the members of your Direction, and if not, doubtless the records of the Fund Office will prove my assertion, that my father, the late Mr. David Clark, was mainly instrumental in establishing the Fund, and did good service for some time. He was the first executive officer of the Fund, and laboured assiduously for its interests without any remuneration as the records of the office will show; and it is on that ground that I now appeal to you and, through you, to the body of Subscribers for the grant of a compassionate allowance.

I have for years past, drawn the small pittance of Rs. 12-12-9 per mensem, and though during the lifetime of my grandmother, the late Mrs. Eleanor Clark, I did not want for anything, as I was living with her and received my pension more in the light of pocket-money than any thing else, yet since her death, about two years ago, things have materially altered, and I am now thrown on my own resources, and find that Rs. 12-12-9 per mensem is entirely inadequate for my support. I am unable to take up any

employment as my sight is bad, and my circumstances are such as to preclude the possibility of my meeting the expenses of this appeal.

Had my father not died at a premature age, I feel convinced that he would not only have enhanced the pension for me, but that he would have brought his other children on the Fund, both of whom are now settled in life. If, under all the aspects of my case, you consider that I am worthy of some special consideration, I trust that you will accord me your support.

Any sum that may be granted in addition to my pension, will be a boon to me, and would scarcely be felt by the body of Subscribers to the Fund. All I ask is a sum sufficient to enable me to live decently; and leaving my case entirely in your hands, I beg to subscribe myself, &c.

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## Circular No. 3.

*From* W. H. RYLAND, Esq.,

*Secretary, Uncovenanted Service Family Pension Fund,*

*Dated Calcutta, the 25th May* 1878.

Sir,

In forwarding for your information a copy of the accompanying papers and correspondence, I am directed to observe that the last Annual Report and the Circular No. 1 of the 15th April will no doubt have drawn your attention to the operation of Rule 45*a*, and its probable effects upon the future rate of abatement, a subject which, for some time past, has occupied the most anxious consideration of the Directors.

2. When placing before the subscribers the proposal in Circular No. 4 of December 1876, the Directors were careful to remind them that all proposals involving a cessation of subscription during a suscriber's life were, in the opinion of the actuaries consulted, open to objection. The memorandum which will be found on

page 12*a* of the last Annual Report set forth the views of the Directors on the subject, and showed that they were decidedly opposed to any *extension* of the rule.

3. The rule was put forward in December 1876 to meet the strongly expressed wishes of a large body of subscribers, and was almost unanimously accepted. It still appears to be as little open to objection as any rule having a similar object in view could be; but closer investigation tends to demonstrate that the sacrifice of income required to maintain the rule will be greater than was at first expected.

4. The anticipated effect of the rule, as stateed in the letter to Mr. Finlaison, dated 20th March last, was an immediate charge of about 3 per cent. of the registered subscriptions gradually increasing to 5 or perhaps 6 per cent., a charge which the Directors considered would not be incommensurate with the very great advantage to be afforded to those subscribers fortunate enough to continue on the Fund for the periods specified.

5. The last valuation of the assets of the Fund, and Mr. Finlaison's letter dated 31st January 1877, showed that our actuary's opinion on this subject was at variance with the opinion, of the Directors, although the cause of difference was not in any way prominently set forth. Hence the Directors' letter of the 20th March was intended to call forth a full expression of opinion with reference to the facts as they then appeared. Mr. Finlaison's reply to this letter has not yet been received, though he has written, under date 19th April, that the subject is receiving his attention.

6. In the mean time, the Directors being most anxious on the subject, the whole of the papers have been submitted to the Rev. Dr. Coe. Principal of Bishop's College, a gentleman eminently qualified to afford a valuable opinion, and his report will be found among the papers which are herewith circulated. Generally stated, the result is against the opinion held by the Directors as set forth in the letter of the 20th March, and is to the effect that the depreciation in the present value of future subscriptions, caused by Rule 45*a*, will be to the extent of from 12·35 to 13·71 per cent., whilst judging from those subscribers who were on the Fund in 1847, and remained till 1877, the percentage might be as high as 17·69 per cent. Whatever the *precise* result may be, there can be no question that the inference to be drawn from Mr. Finlaison's letter of January which showed a probable depreciation of 16 per cent. in the present value of future subscriptions, is fully borne out; and therefore the result of retaining the rule would be to require a *very much*

*larger* reduction in the rate of future abatements than was anticipated, and might possibly result in the withdrawal of abatements altogether.

7. It will therefore eventually be necessary to refer to subscribers the question whether Rule 45*a* shall be retained, or modified, or entirely cancelled; but the Directors are not in a position at present to ask for a decision on this very important question, nor will they be until Mr. Finlaison's final report shall have been received and fully considered. He has stated that the preparation of elaborate tables is necessary, and it may therefore be some time before his report is furnished; but in the meantime the Directors consider that they would fail in their duty if they did not take steps to prevent any subscriber obtaining the special benefits of the rule after it had come to their knowledge that the result thereof was so different from what subscribers generally were led to expect, as to require *probably* the eventual cancelment of the rule.

8. The charge that has been thrown on the Fund by the exemptions up to date, if we allow for the *usual* abatement of subscription, is Rs. 485 per month, which is not more than might have been caused by two or three abnormal deaths, and the effect will altogether disappear in the course of a few years. To allow the rule to remain in force until the Directors are in a position to place the matter *fully* before subscribers would in all probability increase the charge considerably, and immediate action therefore appears to be necessary. The Directors do not at present ask you to vote on the question as to whether Rule 45*a* shall be maintained, or modified, or be entirely cancelled, as that will be done when they are in receipt of Mr. Finlaison's final report, and have had the opportunity of considering it; but recognizing the importance of this subject, and in order to prevent any undue advantage being taken of the rule, the Directors have, in anticipation of the approval of subscribers, determined to place the rule in abeyance from this date, so far as any future application is concerned; and therefore request approval to this step, and your vote in favor of the following temporary rule:—

"That Rules 45*a* and 45*b* be held in abeyance, so far as any further applications for the benefits thereof are concerned, with effect from the 25th May 1878, pending the eventual decision of subscribers as to the retention, modification, or cancelment thereof."

9. A vote paper in the usual form is enclosed, and you are requested to be good enough to fill up and return it at your earliest convenience.

Dated London, the 24th November 1877.

From—A. G. FINLAISON, ESQ., *Actuary*, Uncovenanted Service Family Pension Fund,

To—The Secretary to the Uncovenanted Service Family Pension Fund, Calcutta.

I BEG leave to send herewith the results of the customary annual valuation of the liabilities and contribution assets of the widows' branch of the Uncovenanted Service Family Pension Fund, as on the 1st May 1877.

In the consideration of this account, it should be borne in mind that a new rule has recently been adopted, under the provisions of which members will be enabled to discontinue their subscriptions on the attainment of the age of 55 years, if they have been contributors to the Fund, for a period of nine years. In these cases, however, only the nominees of those members who have subscribed for a period of thirty years will be entitled to the full rate of pension: while the nominees of members who have paid for a shorter time will become eligible for a fractional amount of pension according to a scale laid down in the rule. But the new regulation is in no case to affect the rate of pension of those nominees who may come upon the Fund before the date fixed for the cessation of the members' subscription.

It follows, therefore, that in the prospective view which has to be taken of the affairs of the Fund the adoption of the new rule will shorten the period during which the contributions will be receivable; the term being now circumscribed by the date when the member would attain the age of 55 years.

The liability of the Fund for the contingent pension to existing nominees will not, however, receive a corresponding amount of diminution, because in all cases the Fund will be charged with a full rate of pension if the member die before the age of 55 years; while, in certain instances only, a widow's pension will be reduced, should the member die at an older age.

The effect upon the valuation will therefore be to reduce the present worth of the future contributions in a relatively larger degree than the present value of the contingent liability for pensions. It will thus diminish the amount of the surplus to an extent which would probably demand a large reduction of that scale of distribution of bonus which is now made to the members.

The precise amount by which the new rule will lessen the surplus of the widows' branch can only be discovered after a laborious classification of the risks undertaken by this division of the Fund, framed according to the ages at which the members commenced to subscribe for a pension to their widows; and each subsequent increase of the original amount will call for separate valuation.

To place a correct value upon the liabilities and assets under their altered form, it will be necessary to prepare tables of the values of temporary joint life annuities to cease upon the attainment by the male of the age of 55 years. There will be required also two scales of the values of survivorship life annuities. That is to say, 10 to meet the full risk, should the member die before attaining the age of 55 years; 20 to meet the deferred and, in most cases, the reduced risk, should the member die after the age of 55 years.

Steps for making these extensive calculations have already been taken, and the work will be proceeded with as desired. But the consumption of time will be great. It has been proposed, however, that this difficulty shall be alleviated by the adoption of triennial, in lieu of annual, valuations of the affairs of the Fund. To a certain extent, I am ready to express my concurrence with these views, because I believe that a valuation of the contingent portion of the liabilities once in every three years will be sufficient for the considerations connected with the security of the Fund. But I am of opinion that it is desirable that the accrued liabilities, in the shape of pensions to incumbents, should be still valued annually.

In the valuation now sent of the widows' branch, note has been taken of the cases of those members who, having attained the age of 55 years, have claimed the privileges conferred by the new Rule No. 45(*a*). Therefore, no credit is now taken on their account for any future subscription, while at the same time a liability is still kept up for a contingent pension to their wives.

To this extent, therefore, the influence of the new rule has been regarded in this year's account. But, for due reasons given above, it has not yet been possible to make a precise estimate of the effect produced upon the contingent liability under which the Fund rests, in respect of the wives of members who have not yet attained the age of 55 years.

The question is, however, capable of being viewed from another side.

It was found on the occasion of the recent investigation of the mortality experience that there was a certain margin of gain contained in the subscriptions of those members who enter the Fund at an early age.

Computations have now been made at some usual combinations of age, and it has been found that, in the cases of new members, the present rate of contribution would probably be sufficient to meet the liability under the provisions of the new rule. Consequently, when such rate is payable in full, the limit of safety will not have been passed by the adoption of Rule No. 45(*a*).

The charge under which the Fund rests in respect of loss by exchange has not escaped notice. But it is hoped that the additional reserve made for the future cost of management will form a sufficient safeguard against this heavy expense.

*P.S.*—The valuation sheet of the children's branch will presently follow.

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## UNCOVENANTED SERVICE FAMILY PENSION FUND.

### VALUATION OF THE WIDOWS' BRANCH

*as at 1st May* 1877.

| | Rs. | Rs. | Rs. |
|---|---|---|---|
| LIABILITIES— | | | |
| Present value of contingent pensions to wives ... | 39,04,618 | | |
| Abate 7½ per cent. for probable re-marriages ... | 2,92,846 | | |
| | | 36,11,772 | |
| Present value of immediate pensions to widows .. | 23,50,866 | | |
| Abate 2½ per cent. for probable re-marriages ... | 58,772 | | |
| | | 22,92,094 | |
| | | | 59,03,866 |
| Reserve for further expenses of management ... | ..... | ..... | 3,96,000 |
| LIABILITIES ... | ..... | ..... | 62,99,866 |
| ASSETS— | | | |
| Computed assets, present value of the contributions ... | ..... | ..... | 33,97,767 |
| Balance, being the guarantee fund requisite ... | ..... | ..... | 29,02,099 |
| TANGIBLE ASSETS ... | ..... | ..... | 35,26,059 |
| SURPLUS ... | ..... | ..... | 6,23,960 |

LONDON,
*The 24th November* 1877.

A. G. FINLAISON.

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No. 45.

Dated Calcutta, the 4th January 1878.

FROM—W. H. RYLAND, ESQ., *Secretary*, Uncovenanted Service Family Pension Fund,

To—A. G. FINLAISON, ESQ., *Actuary*, National Debt Office, London.

I HAVE to acknowledge the receipt of your letter, dated 24th November 1877, furnishing a report on the valuation of the widows' branch as on 1st May 1877, the details of which reached me by the last mail.

The present value of contributions, as shown in your statement, Rs. 33,97,767, after deducting Rs. 15,865 on account of exemptions under Rule 45(*a*), being so much less than was anticipated, the figures in detail were examined, and out of 44 numbers taken indiscriminately, apparent errors of calculation were discovered in twelve instances, as noted in the annexed statement.

The Directors would therefore be obliged if you would have your table of valuation gone through again and verified or corrected, and favour them with the result.

There has not been time to make a thorough examination of the whole of the figures; but as it is necessary that the Directors should be in possessson of the correct result of the valuation at an early date, they are anxious that the above should be communicated to you by the outgoing mail.

The Directors would also feel obliged by your giving in an abstract form the precise result for both the widows' and children's branches, independent of the amounts deducted on account of the exemptions, of which a list was furnished to you, which do not form the entire number, and will not properly enter into the computations for 1876-77, occurring as they do after the 1st May 1877.

*Memorandum showing the result of the check applied to valuation of Subscription to the Widows' Branch.—1st May* 1877.

| Number | Age of husband. | Age of wife. | Monthly subscription. | Present value of 1 Rupee subscription. | Present value of subscription. | Present value as per Mr. Finlaison's valuation. |
|---|---|---|---|---|---|---|
| | | | Rs. | Rs. | Rs. | Rs. |
| 465 | 29 | 28 | 30 70 | 9·592 | 294·945 | 228·53 |
| 480 | 38 | 33 | 36·125 | 8·651 | 312·517 | 255·106 |
| 525 | 31 | 25 | 27·875 | 9·415 | 262·443 | 203·67 |
| 585 | 35 | 29 | 25·625 | 8·960 | 229·6 | 199·43 |
| 630 | 44 | 28 | 32 3125 | 7·869 | 254·267 | 233·57 |
| 900 | 33 | 36 | 15 625 | 9·142 | 142 843 | 123·74 |
| 915 | 38 | 28 | 20 875 | 8 644 | 180 443 | 158·67 |
| 930 | 34 | 28 | 17·75 | 9·066 | 160 921 | 139·38 |
| 945 | 39 | 29 | 21 4375 | 8·523 | 182 712 | 162·88 |
| 960 | 40 | 27 | 22·5 | 8·425 | 189·562 | 171·00 |
| 1,020 | 31 | 23 | 13 25 | 9·444 | 125·130 | 103 86 |
| 1,035 | 35 | 28 | 13 5 | 8 97 | 121·095 | 100·21 |

The calculations checked and found correct were Nos. 75, 150, 225, 300, 375, 450. 495, 510, 540, 555, 570, 600, 645, 660, 675, 690, 705, 720, 735, 750, 755, 780, 795, 810, 825, 840, 855. 870, 885, 975, 990, 1006, or total of 44, of which thirty-two were correct and twelve incorrect.

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Dated London, the 31st January 1878.

From—A. G. Finlaison, Esq., Actuary,

To—W. H. Ryland, Esq., Secretary, Uncovenanted Service Family Pension Fund.

I hasten to reply to your letter of the 4th instant.

The apparent discrepancy which you have noticed in the estimate placed upon the present worth of the future contributions of certain of the members who have joined the Fund since the 1st May 1875, does not arise from any arithmetical inaccuracy in the calculations made for the purposes of the recent valuation. In the cases noticed, the value of the future contributions has been placed at a sum equal in amount to the liability of the Fund on account of these particular contracts, allowing for the addition made in the gross on account of monthly receipt of contribution.

It will be remembered that, in connection with the valuation of the contracts entered into on behalf of sons in the children's branch, that the value apparently borne by the members' contributions above the liability for pensions has been on several occasions brought under your notice, for the purpose of placing upon record an opinion that the apparent increase made thereby in the amount of the surplus could not properly be regarded as tangible or available for appropriation, because its realization must clearly depend upon the continuance of a contract which is liable to expire by the mere cessation of subscriptions determinable at the option of the member.

With regard to the present year's valuation, it should, moreover, be held in mind, as stated in previous communications, that the receipt of the contributions is now limited by the period at which the members respectively attain the age of 55 years. Consequently, until a valuation recognizing this privilege is made on this principle, no exact estimate can be made of the altered position of the Fund by the adoption of the rule No. 45(a).

With reference to the deductions made on account of those members from whom notice had been received of their intention to avail themselves of the privileges of the new rule, I would observe that, with the facts of the case before me, their subscriptions could only be valued, at my hands, in reference to their known proximate cessation, a corresponding modification being made in the liability of the Fund with respect to the fractionally reduced amount of pension.

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Dated Calcutta, the 20th March 1878.

From—W. H. Ryland, Esq, Secretary, Uncovenanted Service Family Pension Fund.

To—A. G. Finlaison, Esq., Actuary, Uncovenanted Service Family Pension Fund.

I am instructed by the Directors of this Fund to acknowledge the receipt of your letter dated 31st January 1878, in reply to mine of the 4th idem, and I am to state that the Directors regret that it is not so full and explanatory as, under the circumstances,

they had anticipated, or as the importance of the subject appears to them to demand; nor do they find in your letter of the 24th November 1877, with which your valuation of the assets and liabilities of the Widows' Branch was received, such an explanation of the causes which have led to so sudden and great a depreciation in the value of future subscriptions, as to satisfy them.

2. It would appear from your letter of the 31st January that the depreciation observed in the value of certain subscriptions on risks accepted since the 1st May 1875 has been intentionally made to meet the provision of Rule 45(*a*). In those instances, given in the statement which accompanied my letter of the 4th January, it has been found that with one exception, the risks *were* accepted subsequent to the date mentioned; but as Rule 45(*a*) applies to all subscribers now on the Fund who fall within the limits of age, the Directors would be glad to be informed why a distinction is made by you in the principle on which the present value of one rupee subscription is calculated in the case of those who joined prior to, and those who joined subsequent to, the 1st May 1875, as all are subject to the same rule.

3. The Directors are aware that the effect of the Rule 45(*a*) will be as stated in your letter of the 24th November, to reduce the worth of future contributions in a relatively larger degree than the present value of the contingent liability for pensions, and thereby the amount of the surplus; but an examination of some of the individual cases of your valuation of the Fund as on the 1st May 1877 would show that the reduction therein exhibited is much larger than they anticipate will be the actual result.

4. Looking to the 12 instances given in the table which was annexed to my letter of the 4th January, it will be found that one-twelfth of the present value of the future contribution, calculated according to the normal table of values, is Rs. 2,456, whilst according to the values now assigned by you it is Rs. 2,080 only, or an average depreciation of 15·34 per cent., varying from 22·52 where the husband's age is 29 years, to 8·15 where the husband's age is 44 years. If such a depreciation in the value of all subscriptions will have to be made, the result would require a cessation of all such abatements as have for nearly 30 years been allowed. But the Directors are not convinced that the Rule 45(*a*) will have so disastrous an effect as would appear to be indicated by the above.

5. On the 1st May 1876, out of 1,218 subscribers in the Widows' Branch, and this is the branch which is principally affected by the rule in question, there were :—

| | | | | | | |
|---|---|---|---|---|---|---|
| 58 | subscribers of | 55, | but not exceeding | 60 | years of | age. |
| 27 | ,, | 60 | ,, | ,, | 65 | ,, |
| 17 | ,, | 65 | ,, | ,, | 70 | ,, |
| 7 | ,, | 70 | ,, | ,, | 75 | ,, |
| 1 | subscriber of | 75 and upwards. | | | | |
| 110 | Total, of | 55 years of age and upwards. | | | | |

The total number of subscribers of 55 years of age and upwards was 9 per cent., and their registered subscription amounted to 8·4 per cent. of the whole, but only a portion of such subscription is subject to the Rule 45(*a*), and even this portion is not entirely sacrificed without a slight reduction of liability.

6. The Directors have also before them the fact that of 19,038 years of life of the 1,964 subscribers, passed on the Fund between 1837—72, only 1,726, or 9·06 per cent., were passed after the attainment of 55 years of age, and 768 years, or 4·03 per cent. after attainment of the 60th year.

7. Again, full pension is in no case claimable where payment has not been made for full 20 years, nor in the case of those subscribers who join before 25 years of age until subscription has been paid for 30 years, and taking the amount of registered subscription for the month of April 1877, it will be found that the proportion of the entire subscription payable on risk in force—

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| (*a*) | For | 15 years, | but not exceeding | 20 | years, | is | 7·69 | per cent. |
| (*b*) | ,, | 20 | ,, | ,, | 25 | ,, | 3·82 | ,, |
| (*c*) | ,, | 25 | ,, | ,, | 30 | ,, | 2·81 | ,, |
| (*d*) | ,, | 30 | ,, and upwards | | | ,, | ·95 | ,, |

and of those who have claimed, or are eligible to claim, exemption under the rule, up to the 1st May next there were only—

| | | | | |
|---|---|---|---|---|
| In Class | (*a*)— 2 | out of | 129 | subscribers. |
| ,, | (*b*)—10 | ,, | 86 | ,, |
| ,, | (*c*)—16 | ,, | 50 | ,, |
| ,, | (*d*)—19 | ,, | 21 | ,, |

On the 1st of May 1872, out of the total monthly subscription of Rs. 23,716, Rs. 3,587, or 15·12 per cent., was paid on risks of 15 years' standing and upwards. On the 1st of May 1877, out of a total monthly subscription of Rs. 34,393, Rs. 5,248, or 15·23 per cent., was paid on risks of similar standing, thus showing how small is the accelerated rate of entrance into this, the class of risks affected by the rule.

8. So far as an estimate could be formed, it was anticipated that the aggregate present value of future subscriptions might be reduced in the first year by about 3 per cent., and that in the course of a few years this might be increased to 5 or perhaps 6 per cent., at which proportion it would remain thereafter.

9. The number of subscribers who have already taken advantage of this Rule and those who have not applied, but are eligible thereto, up to 30th April next, is 48, and their registered subscription amounts to Rs. 925 per month, being 3·33 per cent. as regards their number, and 2·68 per cent. as regards the amount of subscription on the 30th April *last*; the advanced ages of the subscribers who have applied for the benefit of this Rule of course points to the present value of each rupee subscription being much less than the average or (say) Rs 5·75, whilst the average value of the whole of the subscriptions is Rs. 8·58 per each rupee. During the year 1878-79 the amount that may be subjected to the full benefit of the Rule will be Rs. 248 per month in addition to the above Rs. 925, that is, if all subscribers and their nominees live till 30th April 1879.

10. As observed by you, the effect of Rule 45 (*a*) will be much less on the liabilities than on the assets. In fact the effect on the liabilities would appear to be scarcely appreciable. The aggregate amount of monthly pensions subscribed for, during the last 20 years, has varied only from 2·75 to 2 72 times the amount of monthly registered subscription, and the net present value of such future contingent pension varied in the 16 years 1859-74 from 38·45 to 38-17 times the sum of the pension subscribed for. Under the new tables by which the valuation has been made for the past four years the quotient arrived at by dividing the net amount of the present liability by the amount of the aggregate of monthly pensions subscribed for has been from 38·36 to 38·66 as per margin.

1874 ... 29,30,210÷76,362 = 38·37
1875 ... 31,19,926÷81,332 = 38·36
1876 ... 33,64,444÷87,527 = 38·44
1877 ... 36,11,772÷93,433 = 38·66

11. As regards the reduction necessary in the present value of future subscriptions to meet the Rule 45 (*a*), the Directors would have been glad if, for the past year at least, the principle adopted in lowering the value of liabilities had also been adopted in respect to the assets, viz., by calculating the full present value of such subscriptions during joint life according to the printed tables, and then deducting such a percentage as you might consider necessary, as is done in the case of the liabilities to meet the reduction on account of re-marriages.

12. Judging from the result of past years, the normal present value of future subscriptions on the 1st May 1877 might be assumed at 103 times the actual monthly amount of contribution, or Rs 34,391 × 103=Rs. 35,42,273, and deducting therefrom 2 per cent. or (say) Rs. 70,000, in *anticipation* of the cessation of payments on those risks on which further contributions would cease during the year 1877-78, the net value of contributions on the 1st May last would have been Rs. 34,42,273 instead of Rs. 33,97,767 as shown.

| Year ending April | Present value of future contribution. | | Monthly contribution. | | Quotient. |
|---|---|---|---|---|---|
| 1874 ... | ... 29,17,235 | ÷ | 27,959 | = | 104·332 |
| 1875 ... | ... 30,66,478 | ÷ | 29,749 | = | 103·079 |
| 1876 ... | ... 33,97,767 | ÷ | 32,017 | = | 103·160 |

13. The Directors were prepared to expect that the deduction to be made from the gross estimated assets, as on the 1st May 1878 and each succeeding year, would be the value of the future subscription actually forborne or remitted under Rule 45(*a*); and to this extent there would be an increase in the "Guarantee Fund required," and therefore a decrease in the amount of "Surplus;" but from your valuation statement of the 1st May 1877 and subsequent letter of the 31st January 1878, it would appear that, in addition to the gross estimated assets being reduced as above, you consider it necessary to reduce the estimated present value of the contributions of those who continue to pay to a very considerable extent. If such a reduction be necessary, it would, in the opinion of the Directors, be advisable to make it by a *percentage* from the gross, which might be *gradually* increased, year by year, till such a measure of safety has been obtained as would satisfy you. By the adoption of such a course the effect of the rule would be kept more prominently under observation, and any violent and sudden change in the main features by which the Directors are alone able to watch the progress of the Fund would be avoided.

14. The Directors, under the rules of the Fund, are bound by the actuary's valuation of assets and liabilities, and they have therefore felt bound to accept your valuation as on the 1st May 1877, so far as any action on their part is necessary in determining the amount of abatement to be allowed for the next year; but the Directors would be obliged by your furnishing them with an abstract valuation, on the principle indicated in the foregoing paragraphs for the past year, as on the 1st May 1877, to enable them to complete their statistical records.

15. As regards the *future*, and to allow of their taking such steps as the importance of the matter demands, the Directors

would be obliged by your informing them, as fully and as early as practicable, on the following point :—

"Taking the full amount of monthly registered subscription "of all subscribers on the "Widows' Branch of the Fund on "the 30th April 1878 to be Rs. 36,733, the portion thereof "actually remitted or forborne under Rule 45*(a)* to be Rs. 925, "and the normal present value of the future contribution, if "payable during the whole of joint life, 103 times the monthly "amount, what would be *approximately* the present value which "you would think proper to assign to such contribution, taking "into consideration such information as you *at present* have before "you in connection with Rule 45*(a)*".

16. In the uncertainty that appears to exist as to the effect of this rule and the absence of the extensive calculations necessary, as alluded to by you, a system of adjustment which commends itself would be to follow that which is adopted in respect to abatements made under Rules 54 and 55, viz. to estimate the assets in the shape of future contribution, at their full or normal value as per table of 1874, and to transfer in the *accounts*, from the amount available for distribution under Rule 55, the sum required to meet the subscription due on those risks which have been brought under exemption by Rule 45*(a)*. The amount required for this purpose for the next year, 1878-79, would probably be Rs. 15,000. There might be objection to the continuance of this system as a permanency, but such objection would not apply to its adoption as a tentative measure for a few years until experience is obtained as to the amount by which the value of future subscription is actually depreciated by Rule 45(*a*), which the Directors, looking to the small portion of the subscription actually affected thereby, hope will not be to the extent you apparently anticipate. The Directors would be glad to learn whether you see objection to the adoption of this suggestion.

17. If a year or two's experience should show that with this Rule in force it is necessary to cease all extra abatements to subscribers under Rule 55, the Directors for the time being will no doubt consider the advisability of doing so, or of modifying or abrogating this Rule ; but considering the interests involved, the Directors would be loth to make any immediate further reduction in the rates of abatement than they have made in the current year, till the necessity for doing so is made clear enough to satisfy the body of subscribers. At present the Directors have nothing beyond the mere fact that the present value of future subscriptions has been estimated by you at a greatly reduced value, for which estimate no sufficient data are before them to put forward to the subscribers, that would induce the latter to submit un-

complainingly to such a sacrifice of present benefits as would appear to be demanded by the acceptance of your estimate.

18. In your letter of the 31st January, allusion is made to certain matters in connection with the Children's Branch; on this subject a separate communication will be made.

*Report of the Reverend Dr. Coe—No. 1.*

1. The question submitted to me is—How have the valuations of present and future contributions been affected by the new Rule 45*a*, and is the depreciation shown in Mr. Finlaison's last valuation justified by the probable effect of the rule? A reference is made to correspondence with Mr. Finlaison on the subject.

2. I have thought it well, before reading this correspondence, to determine for myself what must be the effect, according to the principles on which life assurance is based, of the working of Rule 45 (*a*), in order that I may be in a position better to understand any debateable or debated point, and to give an unprejudiced opinion upon it. I have accordingly made a careful examination of the matter, and, after stating the results of my enquiry, I will read and consider the correspondence.

3. The new rule evidently affects the Fund in two ways: It lessens the present value (1) of the contributions by allowing members to cease paying at the age of 55 (which I shall call H. 55), and (2) of the prospective pensions to widows, the amount of which is to be conditionally reduced. The exact value (so far as possible) of each of these two depreciations has to be determined, and then a comparison of the two will show how, and how far, the Fund gains or losses by the operation of this rule.

4. Of these two values the first is thus found. The probability of husband and wife (H. and W.) surviving to H. 55 is computed from the mortality tables of the Fund supplied to me, and will be found in the column 2 of the table annexed hereto, The contributions for a pension in the Fund are equal to a joint annuity on two lives + one year's payment. A temporary annuity for years up to H. 55 is equal to the difference between a whole life annuity and a deferred annuity to commence at H. 55. The value of the latter is obtained by multiplying the present value of a joint life annuity at that age by the probability of both husband and wife surviving to it. According to the tables of the Fund, the present value of contributions of H. 55 years, W. 48 years, is 6·327. The product of this into the probability column 2 gives the present value of contributions after H. 55, and this

product column 7 deducted from the present value of whole life contributions of the same lives gives present value of payments limited to H. 55, as in column 6. The column 5 is extracted from the tables.

5. The second value to have determined as follows. The new rule involves a double contract, viz., if husband dies before H. 55, wife, if surviving, receives a full pension; if husband and wife both live to H. 55, a diminution in the prospective pension is to take place on condition that husband pays no further contributions. The value of this prospective decrement depends then on (1) the probability of husband and wife living to H. 55; (2) on the present value of the prospective pension to wife; and (3) on the proportion to be deducted from that pension. The first is given in column 2, the second in the Fund's tables, the third is a part of the new rule. The present value of the decrement, calculated on this principle, is given in column 9.

6. The two values above mentioned (paragraphs 4 and 5) are again affected by the proportion to the whole number of members of those who enter at the several ages. This as reduced to a percentage from the table containing the Fund's experience (report, 1874-75) is given in column 4. The rate of subscription for a pension of one rupee, which affects the value of the contributions, is taken from the Fund's tables and given in column 3.

7. The difference between the ages of husband and wife I have in all cases taken as seven years, having deducted this from a comparison of three several hundreds taken from the list promiscuously. The ages over 46 at entrance I have taken as at 50, this being the average of the numbers.

8. Annexed is the tabular statement before alluded to, containing so much of my calculations as is necessary to follow the comparison that I have made between the value under the new rule and at the former rates. How the columns 10 to 13 are obtained will be seen by their heading.

9. The conclusion, then, at which I arrive is that, under the new Rule 45(*a*), the Fund must calculate on a loss in the present value of contributions, *present and future* taken together, amounting to 24·89 per cent., and a gain by decrease of the present value of prospective pensions of 11·18 per cent. This is on the assumption that ALL subscribers on attaining age H. 55 will take advantage of the new rule. All who have made the required number of payments for securing a full pension will certainly do so, and the rest may do so. At any rate, in providing for the security of an assurance society, it is proper to take

the extreme case as a basis of valuation, until a sufficiently long experience shall have shewn that the extreme case will not occur.

10. However, for the sake of fully examining the matter I have calculated a second table, which shows what will be the effect of the working of the rule on the assumption that ALL members will continue to subscribe until they have secured a full pension to their nominees. This is the extreme case in the other direction. The table is calculated in the same way as the former one, and the columns numbered for comparison. On the supposition, then, that no contribution is voluntarily stopped until the number of payments necessary to secure a full pension to wife have been made, the loss to the Fund in the present value of contributions to 12·356 per cent., the present value of pensions remaining unaffected.

11. Having now carefully read through the correspondence with Mr. Finlaison and the other documents, I come to the conclusion that the depreciation in the present value of contribution is not in excess of that warranted by Rule 45(*a*), and that it takes into account only the loss that has actually accrued, and not that which certainly must accrue in the future. Taking Mr. Boyce's estimate of the gross present value of future contributions as it would be if Rule 45(*a*) were not in existence, I calculate the total depreciation to be as follows:—

| | Rs. | |
|---|---|---|
| Present value of future contributions ... | 35,42,273 | |
| Deduct half year's registered subscription | 2,06 356 | |
| | 33,35,917 | |
| then case 1 (paragraph 9)— | | |
| 24·89 per cent. of this ... ... | = 8,30,309 | |
| Less 11·18 per cent. of present value of pensions ... ... ... | = 4,36,702 | |
| | 3,93,607 | total loss. |
| Under case 2 (paragraph 10)— | | |
| 12·356 of present value of future contribution ... .. ... | = 4,12,185 | = total loss. |

Or again, in the case of members entering under age H. 25, the loss in the present value of their contributions is 17·5 per cent. Suppose the case of all other subscribers under H 46 were arranged on the same terms, as equitably it ought to be, the loss in present value of contributions to the Fund would be no less than Rs. 5,83,884. Thus the actual depreciation is far in excess of the amount allowed by the actuary.

12. As averages enter more than once into my calculations, the result can be only approximately correct. But the approximation will be very close, and a sufficiently wide experience will be sure to conform to it. A strictly exact valuation of the contributions to the Fund no one can now make. No actuary can tell how many of those who attain the H. 55 age will or will not take advantage of the rule, and without knowing this, he cannot know the present value of their payments expected.

I have thus endeavoured to give a clear and definite answer to the question proposed to me.

BISHOP'S COLLEGE, (Sigd.) JOHN W. COE.

*The* 13*th May* 1878.

# TABLE I.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Age. | Probability of both husband and wife surviving to H 55. | Rate of subscription for one rupee pension at ages. | Percentage of members entering at the several ages. | Present value of each Member's contribution, one rupee, at: Full rates to end of life. | Limited rate to H. 55 | Difference of present value of full and limited rates. | Present value of prospective pension to widow. | Present value of contingent reduction to be made in same pension. | Present value of full rates of subscription multiplied by per cent. of number entering and by rate of monthly payment column 3, column 4, and column 5. | Present value of the difference made by new rule, column 3, column 4, and column 7. | Present value of full rates of pension multiplied by per cent. entering, column 4, and column 8. | Present value of contingent reduction in pension multiplied by per cent. entering, column 4 and column 9. |
| under 25 | ·2829 | ·2396 | ·9878 | 10·213 | 8 423 | 1 790 | 2·244 | 0· | 24·173 | 4·236 | 22·166 | 0· |
| 28 | ·30469 | ·2706 | 14·511 | 9·811 | 7.883 | 1·928 | 2 482 | ·0925 | 38 525 | 7.535 | 36·016 | 1·342 |
| 30 | ·32296 | 2941 | 10 488 | 9 554 | 7·515 | 2 039 | 2 655 | ·18634 | 29 441 | 6.290 | 27 846 | 1·954 |
| 32 | ·34241 | 3180 | 11·558 | 9·309 | 7 143 | 2·166 | 2·825 | ·2228 | 34 214 | 7.963 | 32 651 | 2 575 |
| 34 | ·36559 | ·3420 | 10 03 | 9·078 | 6 765 | 2 313 | 2·989 | ·30837 | 31·142 | 8.120 | 29·981 | 3 093 |
| 36 | ·39271 | ·3658 | 8 809 | 8 863 | 6 378 | 2 485 | 3·144 | 4128 | 28·558 | 8.006 | 27·694 | 3·636 |
| 38 | ·42417 | ·3912 | 6 925 | 8-628 | 5 944 | 2 684 | 3 304 | ·5397 | 23·400 | 7·271 | 22 879 | 3·737 |
| 40 | ·45968 | ·4202 | 6 16 | 8·414 | 5 506 | 2 908 | 3·479 | ·6979 | 21 782 | 7.259 | 21 433 | 4·299 |
| 42 | ·49906 | ·4541 | 4·786 | 8 150 | 4 992 | 3 158 | 3 668 | ·8895 | 17·709 | 6·861 | 17·555 | 4 257 |
| 44 | ·5433 | ·4913 | 3 971 | 7·864 | 4 426 | 3 438 | 3 858 | 1·1248 | 15 331 | 6.702 | 15·322 | 4·467 |
| 46 | ·59475 | ·5295 | 3·666 | 7 574 | 3 811 | 3 763 | 4 033 | 1·3545 | 14 702 | 7·305 | 14·785 | 4 965 |
| over 46 | .. ... | ·6035 | 9 216 | 7·025 | —— | —— | 4·194 | .. ... | 32 573 | —— | 38·652 | —— |
| | | | | | | | | | 311 550 | 77.548 | 306 980 | 34·325 |

$$\frac{77{\cdot}548 \times 100}{311{\cdot}550} = 24{\cdot}891 \text{ per cent. loss in present value of contributions,}$$

$$\frac{34{\cdot}325 \times 100}{306{\cdot}980} = 11{\cdot}180 \text{ per cent. gain by reduced present value of pension.}$$

# TABLE II.

| 1 | 2 | 5 | 6B | 7B | 11B |
|---|---|---|---|---|---|
| Age. | Number of payments required to ensure pension of full amount. | PRESENT VALUE OF CONTRIBUTION AT | | Difference of present value between rates for life and rates for securing full pension. | Present value of difference multiplied by rate of subscription and re-entering at the age. |
| | | Full rates for life. | Rates till full pension is secured. | | |
| 25 | 30 | 10·213 | 8·423 | 1·790 | 4·236 |
| 28 | 30 | 9·811 | 8·372 | 1·439 | 5·652 |
| 30 | 29 | 9·554 | 8 188 | 1·366 | 5·303 |
| 32 | 28 | 9·09 | 8 016 | 1 293 | 4·753 |
| 34 | 27 | 9·078 | 7·855 | 1·223 | 4·194 |
| 36 | 26 | 8·863 | 7·707 | 1 156 | 3·726 |
| 38 | 25 | 8 628 | 7·557 | 1 071 | 2·902 |
| 40 | 24 | 8·414 | 7 430 | 984 | 2·547 |
| 42 | 23 | 8 150 | 7 250 | ·990 | 1·856 |
| 44 | 22 | 7·864 | 7·048 | ·816 | 1·595 |
| 46 | 20 | 7 574 | 6 681 | ·893 | 1·734 |
| Over 46 | ——— | 7·025 | | | |
| | | | | | 38·498 |

$$\text{Depreciation} = \frac{38{\cdot}498 \times 100}{311{\cdot}550} = 12{\cdot}356 \text{ per cent.}$$

*Report of the Reverend Dr. Coe—No. 2.*

1. I am asked how the computed result of the working of this rule can be reconciled with the fact that after 40 years of the Fund's existence, the amount of subscription actually affected is only Rs. 915 out of a total of Rs. 36,733.

The computed and actual results are not at variance, as I will endeavour to show.

The new rule coming into operation in 1877, all persons whose subscriptions cease whilst securing claim to full pension have made 30 annual payments. These persons were consequently on the register in the year 1847. Turning now to the record of subscribers to the Widows' Fund in that year, I find they were 206 in number, paying monthly Rs 4,232. I find from the last report that the amount of contributions ceased by subscribers securing full pension is Rs. 748-11-6 per mensem. I leave out of account those who ceased paying, accepting diminished pensions,

as they belong to a later year. Suppose now that the subscribers to the Fund had remained from 1847 till now at the same number and with the same rate of subscription. Evidently your loss in present payments would have been exactly what it is now, viz. Rs. 748-11-6; and that being out of a total of Rs. 4,232, amounts to 17·69 per cent., Or to put it another way. If the subscribers and subscriptions had been in 1847 what they are now, the loss in current payments must have been much greater than it actually is, and most probably would have been about eight times the present loss.

The answer, then, to the question is this: The small present effect comparatively of the new rule on the monthly subscriptions is owing to the great difference in number of subscribers and amount of subscriptions in 1847 and 1877. The inference is obvious that the loss to the Fund in current payments will in the course of time increase year by year in proportion to the yearly increase of members and subscriptions of 30 years previous.

2. The above disposes of the reference in your paragraph 3 to the letter to Mr. Finlaison (paragraphs 5-7), but since you seem to imply that there is some doubt connected with the tables of mortality, "*which are in a great measure assumed*," I have, in order to reassure you, made a calculation of the following question: 'Of the 206 subscribers on the register in 1847 how many ought to be living to take advantage of Rule 45*a*? I find, using the averages employed in the table annexed to my note, that the number ought to be 33·344, or say 34. By the report I find that the number out of these 206 who were able to take advantage of the rule, or did so, was 36, a number which may be diminished by 1, by reason of the death of the nominees of No. 11 on the list.

Thus theory and experience agree. And they must agree; for in the practice of life assurance there is no uncertainty but one, viz. the rate of mortality, and that uncertainty has been reduced to an almost certainty. All else can be mathematically demonstrated.

3. With regard to the proposal of the Directors (paragraph 13, letter to Mr. Finlaison), I cannot but think that there is a fatal objection to its being adopted, which the Directors will admit as soon as they admit the reality of the loss in present value of contributions which has been sustained, as I consider that I have proved. On this plan, no balance sheet which they could present to the subscribers would be a true one.

4. As far as I can judge of so intricate a question (and I speak with diffidence), the plan proposed in paragraph 16 of the

same letter might be adopted, if it amounts to this, that the Fund from its assets will undertake to pay the subscriptions lapsing under Rule 45a, but not otherwise. That is, it would be necessary to put to a separate account a portion of the tangible assets equal to the present value of the subscriptions as they cease, out of which and its accruing interest the subscriptions would be paid as they fall due. Prospective payments yield no interest, whilst interest is an important factor of present value. If, on the other hand, it is meant to pay out of a surplus, part of which exists only as a matter of account, then I say the proposal is not safe. The Fund can do it to-day, but will it be in a position to do the same 10 years hence? Suppose, for a moment, that the Fund remains stationary at its present number and amount of subscriptions, or even goes back—the supposition is not impossible, though unlikely—then year by year the current subscriptions will grow less in amount, and thus the tangible assets will be reduced; the present value of prospective payments will be reduced also. Both reductions will affect the surplus, and in an increasing degree. Some guarantee fund out of the present surplus would have to be found, and I see no practical difference between that and writing off at once the depreciation in the present value of all future contributions caused by the action of the new rule.

5. I have in my note no intention of impugning the equitableness of the distribution of benefits under Rule 45a. That is a small matter comparatively. I alluded to the case of those entering under H. 25 only to bring additional proof of the fact of the depreciation. And here I may remark, with reference to your paragraph 6, that the deduction from the entire sum of present value of future subscriptions was rightly made by me, for the percentage was calculated on the entire sum as shown by the table, columns 10 and 11.

6. I did, as you observe in your paragraph 5, take the rate of subscriptions from the table of 1874, and that in the belief that it was the rate actually to be paid. This was immaterial, except in the case of an excessive relative variation. However, to make matters sure, I have calculated the ratios over again, using the rates given in the Report 40. The result is a difference in the percentage of ·1 per cent. only, which is inappreciable.

I will here venture a remark not necessarily required by the questions put to me. It is evident, and on all hands admitted, that younger lives in the Fund have been and are paying relatively higher contributions than the rest. No small part therefore of the present flourishing condition of your Fund is due to the fact that the rapid increase of subscribers has, by bringing in younger

lives with increasing frequency, kept down the average age of members and increased your assets by their excess payments. How long can you count on this rate of increase continuing? When it fails, the Fund will feel the effect of the failure. It is necessary, for the security of the Fund, that you should take account of this. I am forced by the above train of thought to remember the case of Benefit Clubs in England, and to mention it as a warning. They flourish when young, and whilst new young members come in year by year; they are bankrupt when the members are getting old and no more new ones coming in. Do not suppose that I compare these Clubs for a moment with your Fund in any particular but this one, the influence of the addition of young lives. They are constitutionally unsound, whilst your Fund is constitutionally sound.

BISHOP'S COLLEGE, (Sigd.) JOHN W. COE.
*The* 20*th May* 1878.

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## Circular No. 4.

FROM W. H. RYLAND, ESQ.,

*Secretary. Uncovenanted Service Family Pension Fund,*

DATED CALCUTTA, *the* 30*th November* 1878.

DEAR SIR,

I AM directed to circulate the annexed appeal (*Enclosure A*) from Mr C. D. C. Lloyd, Resident Magistrate, Downpatrick, Co. Down, Ireland, whose name was removed from the list of subscribers to the Fund for default incurred under the provisions of Rule 40.

2. Mr. Lloyd has been a subscriber since March 1868 for a provision of Rs. 100 a month for his wife. His subscription was regularly paid, and latterly, being resident in Ireland, he had been in the habit of paying to the London Agents several months in advance. His last payment, previous to default, made in August 1876, covered his subscription up to October 1877. He represents in his statement that he overlooked the date when he should have resumed his payments, and, before a notice from this office could reach him, three months had expired. On the 14th February 1878, a remittance was made by him, which, however, was forwarded too late to save him from the penalty which the Directors were compelled by the rule to enforce; but they

regard Mr. Lloyd's case as deserving of favourable consideration, and they would strongly recommend that he be restored to his former position on payment of all arrears with interest.

3. A second appeal (*Enclosure B*) in a case of a similar nature, preferred by Mr. W. J. B. Macrone, late Executive Engineer, British Burmah, is likewise circulated. Mr. Macrone joined the Fund in March 1873, subscribing for a pension of Rs. 80 a month for each of his two daughters. His subscription was paid by regular deductions from his salary until February 1877, when the payments ceased, as this office was informed, owing to Mr. Macrone being an inmate of a lunatic asylum. Mr. Macrone's friends were communicated with, and a payment was made in April, which with the surplus placed at his credit on 1st May, preserved his interest up to July 1877.

4. No further payment was made until January 1878, when Mr. Macrone himself was able to write and explain the circumstances which caused his retirement, and failure to keep up the premium. The arrears, however, had then exceeded three months, and the Directors had no alternative but to declare Mr. Macrone a defaulter. They at the same time promised to support his application for reinstatement, which is now made, and which they accordingly put before the subscribers for favourable consideration on the usual terms.

5. The Directors avail themselves of this opportunity of submitting another case (*Enclosure C*) in which they have felt themselves unable to depart from the rules, but which they think well deserving of a remedy at the hands of the general body of subscribers. The particulars are as follows:—

6. On the 12th June 1878 an application was made in due form by Mr. James Bridgnell, late Chief Accountant, Her Majesty's Mint, to secure a provision of Rs. 32 a month for a son aged two years and two months. The risk was reported to be a first class risk by the medical officer of the Fund, and the papers were passed by the Directors in circulation; but it was necessary, for the validity of the acceptance of the proposal, that it should be considered at a meeting, and, further, by Rule 39, no claim could accrue unless the usual entrance certificate had been executed. By an unfortunate coincidence there was not a quorum on two occasions at the ordinary bi-monthly meeting of Directors held after the receipt of Mr. Bridgnell's application for the transaction of business, and Mr. Bridgnell died suddenly from an attack of fever on the 2nd July. His widow, who has been left without any provision in the Fund for herself, and with pensions amounting to Rs. 76 a month only for three sons, has

applied for the admission of her youngest son to the pension for which an application had been made.

7. The Directors cannot but be sensible that Mr. Bridgnell had complied with all the necessary requirements in submitting his application at a time when he was in perfect health the risk had been pronounced unexceptionable, and the proposal was not finally accepted, owing only to the fortuitous circumstance, that no competent meeting of the Directors took place at the usual period prescribed by the rules. Under these circumstances the Directors are disposed to recommend that the youngest son of the late Mr. Bridgnell be admitted to the pension applied for, as if the risk had been accepted in the regular course.

A vote paper on the above questions is enclosed, which I am to request you will have the goodness to fill up and return at your earliest convenience.

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ENCLOSURE A.

*Dated Downpatrick. Co.-Down, Ireland, the 28th September* 1878.

FROM C. D. CLIFFORD LLOYD, ESQ., *Resident Magistrate,*

To

THE SUBSCRIBERS TO THE

*Uncovenanted Service Family Pension Fund.*

I BECAME a subscriber to the Indian Uncovenanted Service Family Pension Fund, Widows' Branch, in 1867, and up to the year 1874, my subscription was deducted from my pay. In the latter year I resigned the service in India on being appointed a Resident Magistrate in Ireland, and since that date have paid my subscription either to Coutts and Company, London, or by draft on Calcutta. So anxious was I that my subscription should not fall into arrears that, as your Secretary can state, I frequently paid it many months in advance. The last payment I made, in the year 1877, carried my subscription up to November of that year. This I had not noted or did not remember, and when in February 1878 I remitted Rs. 50 and in May 1878, Rs. 60, a correspondence arose between your Secretary and myself, and I was informed that as three months had elapsed from November 1877 without my subscription being paid, the Directors had no option under Rule 40 but to declare me a defaulter, and strike my name off. I have no excuse to offer, but that I was ill in the winter, and had no idea whatever that the money last paid in

would be exhausted by November; that it was the first occasion for 11 years on which I was found to be in arrears; and that, by paying up for often many months in advance, I had, as I considered, taken precautions against falling into arrears. It was entirely an oversight, for which I express my deep regret, and in the hope of being permitted to rectify it, I make this appeal to the general body of subscribers for their favorable consideration.

## ENCLOSURE B.

*Dated Ross, Herefordshire, the 18th April 1878.*

FROM W. J. B. MACRONE, ESQ., *late Executive Engineer, Public Works Department,*

TO THE SECRETARY,

*Uncovenanted Service Family Pension Fund, Calcutta.*

I HAVE the honor to acknowledge the receipt of your letter No. 856, dated 4th March, informing me that my name, for reasons assigned, had been removed from the books of the Fund. At the same time you are good enough to inform me that the "Directors will be prepared to recommend my restoration to the Fund" should I prefer an appeal to the subscribers. For this promise I beg you to communicate my best thanks to the Board of Directors.

2. I now accordingly, through your kindly offices, appeal to the subscribers for permission to be reinstated on behalf of my two daughters, for whom I have been subscribing since the early part of 1873. I beg to explain that, in 1876, over-work and great anxiety in the management of a large road division in British Burmah led to a temporary failure of nerve power, already lessened by illness, and these circumstances led to my being ordered home in January 1877, without delay, on a year's leave on *quarter* pay, and on the understanding that, at the expiration of that leave, I was to resign the service and take the pension I was entitled to—Rs. 2,000, the English equivalent of which, at 1*s.* 9*d.*, is but £175.

3. Through the kindness of friends, I was enable to pay up the subscription to the Fund to June 1877, though since that date I ceased further payments, feeling that the pension of £175 was insufficient to meet the yearly subscription of £44 and the maintenance of myself and daughters.

4. But in December 1877 I received copy of a letter from the Chief Commissioner of British Burmah, to the Government of India in the Public Works Department, in which I was recommended for the grant of a *special* pension of Rs. 3,800 per annum. This pension, or even the less one of Rs. 3,000 referred to, being sufficient to permit of my continuing payments to the Fund, I at once paid in a sum of £35 to its credit (acknowledged in your letter under reply), and again in March I paid in a further sum of £10, so that, at the present moment, my subscription to the Fund is paid up to August 1878.

5. Up to the present time I have received no communication from the Government of India regarding that recommendation, and consequently I am still in uncertainty as to the amount I may be permitted to draw. But even supposing I am only granted the Rs. 2 000 pension, I should be enabled, with the recently-proffered assistance of friends, to renew my subscription, though on a smaller scale than heretofore. Instead of subscribing for two pensions of Rs. 80 per mensem each (the present amounts I am subscribing for), I would ask permission to be re-instead as a subscriber for two pensions of Rs. 60 per mensem each. If the majority of the subscribers, acting on the foregoing representations and the Directors' recommendation on their behalf, are pleased to permit of my re entry, I would be extremely grateful to them for their liberality.

6. Owing to my sudden removal from the service, I have been unable to make any provision for my daughters; and consequently, so far as I am concerned, they would be left quite unprovided for at my death. I need not point out to the subscribers that I am placed in a position of much anxiety, and that with them rests its material diminution.

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## ENCLOSURE C.

Dated 2 Hill's Lane, Calcutta, the 1st August 1878.

From—Mrs. Florence Bridgnell,

To—The Directors of the Uncovenanted Service Family Pension Fund.

I shall feel extremely obliged if you will consider my claim in respect of the pension of Rs. 32 per month on behalf of my son, Charles Bridgnell. My husband's death has unfortunately left me in very straitened circumstances, and without his pension, I do not know how I can manage.

The whole facts of the case have, I believe, been laid before you, and I feel sure you can but send me a satisfactory reply to this letter.

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FROM A. G. FINLAISION, ESQ.,
*Actuary*, UNCOVENANTED SERVICE FAMILY PENSION FUND,

To W. H. RYLAND, ESQ, *Secretary to the*
UNCOVENANTED SERVICE FAMILY PENSION FUND,
LONDON, *dated* 13*th December* 1877.

DEAR SIR,

I beg leave to transmit the usual annual valuation of the Liabilities and Contribution Assets of the Children's Branch of the Uncovenanted Service Family Pension Fund as they stood on the 1st May 1877.

The present calculations have been made, as on previous occasions, on the supposition that the subscriptions on behalf of daughters are payable during the joint existence of the father and his child, subject to the probabilities of her marriage, and that the contributions for sons will continue until the boy attains the age of 18 or 21 years, if the father should live so long. The new rule (No. 45*a*) was, however, in the cases of a large number of Members, the effect of further limiting the term during which the subscription is to be paid to the Fund, and, although under certain circumstances, the contingent pension will be reduced in amount, it is thought that, in the case of the existing subscribers to the Fund, the reduction in the present worth of the contribution will be greater than the countervailing diminution in the present value of the pension. On the whole, therefore, a smaller amount of surplus must be looked for than was to be expectd, if the new rule had not taken effect.

The precise extent of the reduction of the surplus can only be seen after a valuation has been made. subject to the altered conditions of the case. For this purpose a long series of Tables must first be calculated, and secondly, the cases of the contracts affected by the new rule will have to be separately dealt with, having reference also to any additions made to the original amount of pension subscribed for.

This subject was touched upon when the results of the valuation of the Widows' Branch were sent about a fortnight ago, and, on that occasion a method was discussed by means of which the

valuation of the contracts, under their altered conditions, could probably be carried out. While awaiting further communications from Calcutta, the subject shall continue to occupy the best consideration I can give to the matter.

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## UNCOVENANTED SERVICE FAMILY PENSION FUND.

### CHILDREN'S BRANCH.

*Valuation 1st May* 1877.

| | | | |
|---|---|---|---|
| LIABILITIES— | | | |
| Present value of Contingent Pensions for Daughters ... | Rs. 14,50,657 | | |
| Do. Do. Sons until 18, BI ... | 4,470 | | |
| Do. Do. Sons until 21, BII ... | 4,90,829 | | |
| Do. Do. Sons for life, AII ... | 5,400 | | |
| Present value of Contingent Pensions ... | | Rs. | 19,51,356 |
| Present value of Immediate Pensions to | | | |
| Daughters ... ... ... | Rs. 9,37,223 | | |
| Do. Do. Sons until 18, BI ... | „ 3,217 | | |
| Do. Do. Sons until 21, BII ... | „ 2,49,197 | | |
| Present value of Immediate Pensions ... ... ... | | | 11,89,637 |
| Reserve for future expenses of management ... ... | | | 1,54,000 |
| LIABILITIES ... | | | 32,94,993 |
| ASSETS— | | | |
| Present value of Subscriptions on account of Daughters ... . ... | Rs. 12,19,322 | | |
| Do. Do. of Sons, BI ... | „ 6,744 | | |
| Do. Do. of Sons, BII ... | „ 6,06,313 | | |
| Do. Do. of Sons, AII ... | „ 5,234 | | |
| COMPUTED ASSETS— | | | 18,37,613 |
| BALANCE, being the Guarantee Fund requisite ... ... | | | 14,57,380 |
| TANGIBLE ASSETS ... . ... ... ... | | | 19,59,612 |
| SURPLUS ... ... ... ... | | Rs. | 5,02,232 |

(Sd.) ALEXANDER G. FINLAISON.

LONDON,
13th *December* 1877.

FROM A. G. FINLAISON, ESQ.,

*Actuary* UNCOVENANTED SERVICE FAMILY PENSION FUND,

TO W. H. RYLAND, ESQ.,

*Secretary to the Uncovenanted Service Family*

*Pension Fund, Calcutta.*

Dated LONDON *the* 12*th June* 1878.

DEAR SIR,

I BEG leave to acknowledge the receipt of your letter of the 20th March ultimo, on the subject of the probable effect of the adoption of the Rule No. 45A upon the position of the Widows' Branch of the Fund.

The request made in the 15th paragraph of this communication appears to comprise a point which lies at the basis of the question under consideration. It is as follows:—"Taking the full amount of monthly registered subscription of all subscribers to the Widows' Branch of the Fund on the 30th April 1878 to be Rs. 36,733, the portion thereof actually remitted or forborne under Rule 45A to be Rs. 925, and the nominal present value of the future contribution, if payable during the whole of the joint life, 103 times the monthly amount, what would be *approximately* the present value which you would think proper to assign to such contribution, taking such information as you *at present* have before you, in connection with Rule 45A?"

In making an estimate of the nature requested in the foregoing paragraph, it is necessary that due weight should be given, in the first place, to the average ages of the members and their nominees, and secondly, to the rate of subscription paid in reference to the age of the member.

As is natural in a society composed of officials, there is a tendency in the Uncovenanted Service Family Pension Fund which leads the rate of subscription to increase with the age of the member, a fact which clearly influences the mean value of the temporary contribution.

After a careful study of the question, I am inclined to estimate that is not improbable that the adoption by the members of the privilege of discontinuing further payment of subscription from and after the age of 55 years would reduce the value of the contribution from 103 times, when payable for life, to 80 times the monthly rate, when payable to the age of 55 years only.

With regard to the suggestion contained in paragraph 16, that, notwithstanding the adoption of Rule No 45A, the full amount of the monthly contribution should be valued as if it were payable for life, and that a transfer should be made in the accounts of the amount of the subscriptions forborne from the accumulated capital of the Fund, I beg leave to state that such a course of procedure would be injudicious; for the valuation, as an asset, of a sum not receivable under the rules would certainly tend to disguise the true position of the Fund.

The state of the case is somewhat as follows: The Family Pension Fund, by means of a superabundance of charge made upon the members entering at the younger ages, came into possession of a certain amount of surplus. Notwithstanding the return made from time to time to the members in the shape of a reduction of premium, a favourable balance has been maintained in the accounts. This state of affairs has, however, been concurrent with an influx on an increasing scale of new and youthful members, whose subscriptions have been capitalized in the valuations at a higher amount than the attendant risk of the payment of a pension to their widows.

Now, it may be true that the value of the sum to be received by the Fund will be on the whole greater than the survivorship pensions to the widows of the younger section if the members continue the payment of the full amount of the subscriptions, according to the tables now in force, during the joint lives of themselves and their nominees But it is clear that the profit to be anticipated from the superabundance of charge contained in the subscriptions will not be realized, nor be properly available for distribution in the shape of reduction of premiums to the general body of contributors, until it has been actually received in cash.

Until recently the amount of bonus distributed among the members has not exceeded the amount of profit which might fairly be considered to have been realized. The adoption of Rule 45A has, however, in my judgment, altered the condition of affairs; and the additional privileges conferred by it have had the effect of assigning to the members an amount of profit which

is not yet realized and in hand, and which, under the operation of the new rule, will probably never come into existence.

In order to make a computation of the amount of surplus actually realized by the Fund, it is necessary to withdraw from consideration any excess which the value of any member's future contribution may be calculated to have, over and above that liability under which the Fund is computed to stand on his account. As was explained in my letter of 31st January last, this course was taken in respect of the cases of members who joined the Fund since the 1st May 1875; this period having been chosen partly from the facts that it was the date when the new tables came into force in the valuations, and partly also in reference to the effect which the reserve from future expenses of management has upon the valuation account.

The surplus computed to be realized was thus found to be Rs. 6,23,960 at the 1st May 1877. This sum of Rs 6,23,960 is the amount available for the reduction of the contributions of the present body of members. If this is partly made in the shape of a limitation of the payment of subscriptions to the period when the member attains the age of 55 years, the effect will be, as stated in my report of the 24th November 1877, to "diminish the amount of the surplus to an extent which would probably demand a large reduction of that scale of distribution of bonus which is now made to the members," notwithstanding that the remission will be accompanied in some cases by a modification in the amount of the widow's pension.

The conclusion to be arrived at in my view of the case is therefore that, if the present rate of abatement of the members' contributions is adhered to, and if a further bonus is to be granted in the shape of a total remission of subscriptions to members as soon as they attain the age of 55 years, the tangible capital will thereby be encroached upon to an extent which in the course of a few years' time will probably render it necessary for the members to revert to the full rate of their contribution during the currency of the risk undertaken by the Fund. Further, should such a state of affairs be accompanied by a withdrawal from among the younger section of members, a result disastrous to the widows of the older members might be occasioned.

The request intimated in the 14th paragraph of your letter in respect to an abstract valuation has engaged my serious attention; but this is a subject which will require a further and separate communication, which will not be delayed.

No. 2944.

FROM W. H. RYLAND, ESQ., *Secretary*

UNCOVENANTED SERVICE FAMILY PENSION FUND,

TO A. G. FINLAISON, ESQ., *Actuary*,

NATIONAL DEBT OFFICE, LONDON.

*Dated* CALCUTTA, 9*th July* 1878.

DEAR SIR,

I have to acknowledge receipt of your letter dated the 12th June 1878, and to advise despatch by the outgoing mail of the materials for valuation of the Widows' Branch up to 1st May 1878, together with copy of an important Circular and enclosures which have recently been issued on the subject of suspending for the present, and ultimately rescinding Rule 45*a*. You will perceive that the Directors have been prepared to adopt your views on the question, which have been fully borne out by the remarks of the Revd. Dr. Coe, to whom, in anticipation of your final report, the matter was submitted. The Directors, from the receipt of the votes of the subscribers which have already been received, entertain no doubt that the rule will be abolished, and that no more applications for remission of premium will be admitted. You will accordingly proceed, in dealing with the present materials, as if the abnoxious rule had never been introduced, making allowance only for the remissions made up to date, of which a separate list accompanies, and which cannot now be interfered with.

After completing the valuations for the past year, the Directors trust it will not be necessary to resort to yearly valuations in detail, and that the proposal made in your letter dated 11th October 1877 of the triennial valuations will be carried out.

If the abstract statement for 1876-77, referred to in the concluding part of your letter under acknowledgment, could now be furnished free from the complications under Rule 45(*a*), except such as were admitted during that year, the Directors would feel greatly obliged, in order to complete the record series of valuations.

The materials for the Children's Fund will shortly follow, and the Directors hope the valuations will be received in due time for inclusion in the annual report.

FROM A. G. FINLAISON, ESQ.,

*Actuary*, UNCOVENANTED SERVICE FAMILY PENSION FUND,

TO W. H. RYLAND, ESQ.. *Secretary*

UNCOVENANTED SERVICE FAMILY PENSION FUND,

CALCUTTA.

*Dated* LONDON, *the* 28*th July* 1878.

DEAR SIR,

In continuation of my last letter, and with reference to the intimation contained in the 14th paragraph of your communication of the 20th March of this year, I beg leave to forward an abstract valuation, founded upon approximate calculations, made in order to comply with the request of the Directors to be supplied with information drawn up in the form in question. It will be observed that the computed effect of the provisions of Rule 45(*a*) is to reduce the credit taken for the contribution assets from Rs 34,95,148 to an amount which leaves the gross liability Rs. 25,108 in excess of the tangible assets. Consequently although the amount of reduction proposed to be made in some cases in the pensions to widows may counter balance an excess of this extent, there can be no doubt that the privilege conferred by Rule 45(*a*) is one which is of serious moment to the future progress and condition of the Fund.

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## UNCOVENANTED SERVICE FAMILY PENSION FUND.

31*st May* 1877.

| | | |
|---|---|---|
| LIABILITIES— | | |
| As stated in account already transmitted ... | | ... Rs. 62,99,866 |
| ASSETS— | | |
| Present value of gross contributions if payable during joint lives of subscribers and nominees | Rs. 34,95,148 | |
| Deduct for limitation of payments to the attainment of the age of 55 years by the subscribers | 7.46,459 | |
| | | ...27,48,689 |
| Balance, being the guarantee fund requisite ... | | ...35,61,177 |
| TANGIBLE ASSETS | | ...35,26,089 |
| EXCESS OF LIABILITY | | Rs 25,118 |

From A. G. FINLAISON, ESQ., *Actuary*,
Uncovenanted Service Family Pension Fund.

To

W. H. RYLAND, ESQ, Secretary,
Uncovenanted Service Family Pension Fund, Calcutta.

Dated London, 5th December 1878.

DEAR SIR,

I TRANSMIT herewith the results of the usual annual valuation of the liabilities and contribution assets of the Widows' Branch of the Uncovenanted Service Family Pension Fund, as they are reported to have stood on the 1st May 1878.

It will be seen from the balance sheet that the computed amount of the fund which should be in hand to guarantee the due payment of the Widows' Pensions is Rs 32,70,527. A comparison of this sum with the actual tangible assets at the 1st May 1878, will disclose the amount of the computed realised surplus.

In the calculation of the present worth of the contributions to be expected in future from the subscribers, there has been deducted, in certain cases, the overplus of value apparently borne by the contributions above the liability on account of the pension to the Widow.

The reasons for this course have been already fully explained in my letter of the 12th June 1878.

Nevertheless, in order that the Directors should, for statistical purposes, be in possession of the value of the gross amount of the subscriptions, I have caused the necessary calculations to be made for this purpose, and it is found that, upon the supposition that no voluntary departures from the Fund will occur in future, the value of the subscriptions, payable in full during the joint lives of the subscribers and their wives may be placed at Rs. 35,98,631.

This sum will be seen to be of greater amount than the worth placed upon the computed assets in the balance sheet, but, in my judgment, no portion of the excess can now be properly brought into account for the purpose of calculating the amount of profit which can be assigned for immediate or prospective distribution.

A considerable increase is to be seen this year in the number of Widows incumbent on the Fund, above those who were in receipt of pension on the 1st May 1877. An examination has consequently been made of the number of deaths of subscribers provided for in the tables of mortality which enter into the valua-

tion of the Fund. But it has been found that the number of new pensioners, though equal to, is not in excess of the number to have been expected.

Further, it is to be remembered that in the year 1876-77, only a small increase in the number of incumbents was experienced.

In the valuation now sent, allowance has been made, agreeably to the request contained in your letter (No. 2944) of the 9th July 1878, for the remission actually made under Rule 45a according to the list supplied.

The announcement of the decision of the subscribers to rescind the abovementioned rule in accordance with the views expressed in my reports upon the subject, has been received with much satisfaction.

I have perused with interest at the same time the correspondence of the Directors with the Revd. Dr. Coe, upon the subject just alluded to. But agreeing, as I do, with the conclusion arrived at, any further remarks upon the arguments adduced are now unnecessary.

I shall feel obliged by the receipt, at the earliest possible date of the account of the Capital in the hands of the Fund at the 1st May 1878, as this information is requisite for a knowledge of the true position of affairs.

## UNCOVENANTED SERVICE FAMILY PENSION FUND.

### WIDOWS' BRANCH.

*Valuation 1st May* 1878.

| | | | | | |
|---|---|---|---|---|---|
| LIABILITIES— | | | | | |
| Present value of Contingent Pensions to Widows ... | Rs. 40,66,278 | | | | |
| Abate 7½ per cent for probable re-marriages ... | ,, 3,04,971 | | | | |
| | | Rs. 37,61,307 | | | |
| Present value of immediate Pensions to Widows .. | ,, 26,25,401 | | | | |
| Abate 2½ per cent. for probable re-marriages ... | ,, 65,635 | | | | |
| | | ,, 25,59,766 | | | |
| Reserve for future expenses of management ... | | | | Rs. | 63,21,073 |
| | | | | ,, | 4,20,000 |
| | | | LIABILITIES ... | | 67,41,073 |
| ASSETS— | | | | | |
| Computed Assets—present value of Members' Contributions . | ... | ... | ... | ... | 34,70,546 |
| Balance, being the guarantee fund requisite | ... | ... | .. | ... | 32,70,527 |
| TANGIBLE ASSETS | | ... | ... | ... | 38,33,039 |
| SURPLUS | | ... | ... | ... | 5,62,512 |

FROM A. G. FINLAISON, Esq.,

*Actuary, Uncovenanted Service Family Pension Fund,*

To W. H. RYLAND, Esq.,

*Secretary, Uncovenanted Service Family Pension Fund, Calcutta.*

*Dated* LONDON, *18th December 1878.*

DEAR SIR,

I transmit herewith the results of the customary annual valuation of the liabilities and contribution assets of the Children's Branch of the Uncovenanted Service Family Pension Fund, as they are reported to have stood on the 1st May 1878.

The balance sheet shows the computed amount of the Fund which should be in hand to guarantee the payment of the Orphans' Pensions, to be Rs. 16,04,072.

The receipt by me, on the 1st instant, of your letter No. 5875, dated the 22nd ultimo, giving the estimated amount of the tangible capital of the Fund, discloses a surplus on this branch of the Fund of Rs. 5,54,092.

In the consideration of the question of the portion of this amount which may be computed to be assignable in reduction of the members' future contributions, it should be borne in mind that the value apparently borne by the subscriptions payable on account of boys is in excess of the liability set down on their particular account.

The amount of such excess is Rs. 1,20,789. A deduction of this sum from the gross surplus of Rs. 5,54,092 will leave an amount of Rs. 4,33,303, which is, in my judgment, the realised surplus profit in this branch upon which the amounts in reduction of the members' contributions may properly be computed to be chargeable upon the 1st May 1878.

An increase is to be noticed this year in the pensions payable from the Children's Branch of the Fund. But the members and amount are within the limits of the provisions made by the contributions of the members and the computations for the valuations.

I have to acknowledge the receipt of your letter No. 5774 of the 15th ultimo on the subject of the Provident (Deferred Annuity) Branch of the Fund, opened according to Rule 45C. My attention is called to the very limited support accorded to this Branch, with a view to elicit an expression of opinion with

regard to the desirability of a continuance of the grant of these Deferred Monthly Payments.

It appears that there are at present no more than six members in this Section of the Fund.

It is clear that, with so limitted a body, it is not probable that a close conformity with the average results of similar undertakings can be reckoned upon.

I consequently recommend that, unless there is an immediate prospect of a large accession of members, steps should be taken to close this particular Branch of the Fund's affairs.

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## UNCOVENANTED SERVICE FAMILY PENSION FUND, CHILDREN'S BRANCH.

*Valuation 1st May* 1878.

| | | | | | |
|---|---|---|---|---|---|
| LIABILITIES— | | | | | |
| Present value of Contingent Pensions to Daughters | ... | ... | Rs. | 15,46,627 | |
| Do. | Do. | Sons until 18, BI | ... | 4,488 | |
| Do. | Do. | Sons until 21, BII | ... | 4,93,546 | |
| Do. | Do. | Sons for life AII | ... | 7,720 | |
| Present value of Contingent Pensions | | | | ... | ... 20,52,381 |
| Present value of Immediate Pensions to Daughters | ... | ... | Rs. | 9,90,977 | |
| Do. | Do. | Sons until 18, BI | ... | 3,576 | |
| Do. | Do. | Sons until 21, BII | ... | 2,89,082 | |
| Present value of Immediate Pensions | | | | | ... 12,83,635 |
| Reserve for future expenses of management | | | | | ... 1,63,333 |
| | | | LIABILITIES | | ... 34,99,349 |
| ASSETS — | | | | | |
| Present value of Subscriptions on account of Daughters | ... | ... | Rs. | 12,69,058 | |
| Do. | Do. | Sons BI | ... | 6,551 | |
| Do. | Do. | Sons BII | ... | 6,12,272 | |
| Do. | Do. | Sons AII | ... | 7,396 | |
| COMPUTED ASSETS | | | ... | ... | ... 18,95,277 |
| BALANCE, being the Guarantee Fund requisite | | | | | ... 16,04,072 |
| TANGIBLE ASSETS | | | ... | ... | ... 21,58,164 |
| SURPLUS | ... | ... | ... | | Rs. 5,54,092 |

(Sd.) A. G. FINLAISON.

No. 2072.

FROM E. J. SINKINSON, ESQ.,

*Under-Secretary to Government of India,*

TO THE DIRECTORS OF THE

BENGAL UNCOVENANTED SERVICE FAMILY PENSION FUND.

*Dated Simla, 6th August* 1878.

FINL. DEPARTMENT.

GENTLEMEN,

I AM directed to acknowledge the receipt of your letter No. 3108, dated 11th July 1878, and the statement therein referred to, showing the subscribers to the Bengal Uncovenanted Service Family Pension Fund who do not at present fill offices qualifying for pension under the Rules in the Civil Pension Code.

2. It is observed that in the list of subscribers, who are not now in the service of Government, there are

14 Marriage Registrars
14 Officers or ex-officers of the Bank of Bengal
1 Commissariat Contractor
1 Organised
1 Licensed Pilot
4 Clergymen not in Government Service.

I am to request that you will refer me to any orders of Government under which it has accepted any liability to pay the fixed rate of interest (6 per cent.) upon subscriptions to the Uncovenanted Service Pension Fund, from those persons who have apparently never been in the service of the State.

3. It is observed also that Mr. W. Moran, now a member of the firm of Messrs. W. Moran and Co., Indigo Brokers, subscribed to the Fund as a Deputy-Postmaster. I am to enquire when Mr. Moran first subscribed to the Fund, of what place he is or was Deputy-Postmaster, what pay he received in that character, how long he held the post, and for what pension he has subscribed for his family.

No. 5603.

FROM W. H. RYLAND, ESQ., *Secretary*,

UNCOVENANTED SERVICE FAMILY PENSION FUND,

TO THE SECRETARY TO THE GOVERNMENT OF INDIA,

FINANCIAL DEPARTMENT.

*Dated Calcutta, 2nd November* 1878.

SIR,

I AM directed to acknowledge the receipt of your letter No. 2072, dated 6th August last, and in reply to state as follows :—

The Rule No. 3 which defines the classes of persons eligible to join the Uncovenanted Service Family Pension Fund, had originally a much wider signification than would be understood by the definition now applied, in the opening para of your letter, namely " those who fill offices qualifying for pension." In proof of this it may be stated that Mr. J. B. Plumb, whose name was prominently brought to notice in the early proceedings of the Fund, and who was amongst those who addressed Government on the subject of its foundation, was at the time an employe in the Bank of Bengal, the head of which was a Bengal Civilian in direct connection with the Government, and also that for many years the rule included the class of section-writers who were amongst the persons eligible, though it is believed, that they were never entitled to any pension, and indeed the Government Pension rules were themselves not precise as to the services qualifying for pension until a very recent period.

3. It was therefore held by the former Directors, and never objected to by Government that the receipt of a salary or stipend from Government, or the holding of a public office, the nomination to which was made by Government (in the case of an officer not in the covenanted services) was a sufficient qualification for an applicant to be enrolled as a subscriber to the Fund.

4. Under this view the following classes of persons, referred to in the 2nd para of your letter, were considered eligible and were admitted :—

1. Marriage Registrars.
2. Licensed Pilots.

3. Clergyman belonging to the Additional Clergy Society.

4. With respect to the first and second classes it was considered that their appointment by the Government was a sufficient qualification, and with regard to the third class it was ascertained from the Accountant-General prior to admission that they were actually in the receipt of stipends from the Government.

5. With respect to officers of the Bank of Bengal it has already been stated that one of the chief promoters of the Fund was an employe of that institution, and as the Government had, until 1876, a direct share in its control and management, the Directors considered that the Bank officers were entitled, and that the Government had no objection, to their admission. Since the Government connection with the Bank has ceased, the admission of its officers has been declined.

6. The Commissariat Contractor, Mr. Brooks, alluded to in your 2nd para, was originally a signaller in the Government Telegraph Office at Nagpore, when he was admitted in January 1863, and he was permitted to rejoin the Fund in 1867, under the operation of rule 29 which provides "That if the connection of a subscriber with the service of Government shall cease, he shall nevertheless be considered a member of the Fund, and be entitled to increase or decrease the recorded provision for his family, and otherwise to extend or renew his interest in the Fund at any subsequent period."

No. 1440.

Fort William, Civil Auditor's Office, 27th May 1858.

I hereby certify that the Organist of St. James' Church is a Government servant and paid Rs. 70 per month, which amount is included in the above Church Establishment abstract, and audited in this Office.

Sd. K. M. CHATTERJEE,
*Assistant Civil Auditor.*

7. In the case of the Organist, Mr. Harraden, a reference was made to the Civil Auditor to learn whether he was a Government servant, and, on receipt of a certificate, as per margin, he was considered eligible.

8. Regarded in the light of the foregoing remarks, the Directors for the time being had apparently good grounds for considering that the persons to whom exception has now been taken, were in the service of Government within the meaning of the original rules of the Fund. The Directors have not heretofore been favored with any expression of opinion to the contrary from the Government to whom the rules of the Fund, and the Annual Reports (showing how those rules have been administered and containing lists of the subscribers), have regularly been furnished from year to year, and the silence of the Government has naturally been construed as a tacit approval of the management

of the affairs of the Fund. In any case where there appeared to be doubt as the scope or intention of the rules being sufficient to cover any class of persons, the Directors have been careful to obtain the orders of Government as in the case of Chaplains, who were by a liberal interpretation of the rules, specially admitted under resolution of the Financial Departmeut No. 2184, dated 13th December 1866, although not strictly in accord with the constitution of the Fund.

9. Of late years, as the number of subscribers has widely increased, and a more precise classification of the public services has prevailed, while other bodies of a quasi Government character have sprung up, such as the Port Trust, District Road Committees and Municipalities, the Directors have been compelled to exercise a stricter application of the rule for admission and to leave the applicants in doubtful cases to obtain the decision of Government with regard to their eligibility, but with respect to the past, in the cases noted, the Directors, I am respectfully to submit, have had no reason to suppose that they were acting in any way in opposition to the spirit of the rules or the intentions of Government.

10. The Directors will be glad now to obtain from Government a clear exposition of the term "Uncovenanted Servants" to whom alone the benefits of the Fund shall extend, and they will be scrupulous in observing that any specific rule which may be laid down for the future is not transgressed.

11. In answer to the concluding para of your letter, I am desired to inform you that Mr. William Moran in his application for admission, dated 10th December 1847, described himself as "Deputy Post Master of Motihari," and it is believed that this was confirmed by a reference made to the Post Master General, though the record of such proceeding is not forthcoming in this office at present. This office has no means of knowing what salary he received, or how long he continued in the service. The pension he subscribed for is Rs. 100 per mensem for his wife.

# APPENDIX.

## PART III.

# RULES, BYE-LAWS,

AND

# TABLES OF SUBSCRIPTION

OF THE

## UNCOVENANTED SERVICE FAMILY PENSION FUND,

*In force on the 1st January 1879.*

# RULES.

1. That the Fund be designated THE UNCOVENANTED SERVICE FAMILY PENSION FUND. Designation.

2. That the object of this Fund be to provide for the maintenance of the widows and children of those who shall subscribe to it, upon the terms and conditions specified below, or such others as may be determined upon by the Subscribers or by a majority of them. Object and conditions.

3. That all Christian men in the Uncovenanted Service of Government (including Government pensioners) in any of the provinces of India, or under the direct authority of the Government of India, except those under the Governments of Madras and Bombay, not being under the age of 18, nor above the age of 70, be eligible as subscribers. Persons eligible, local extent and limit of age.

4. That the Fund be under the patronage of the Viceroy and Governor-General of India for the time being. Patron.

## RULES FOR MANAGEMEET.

5. That the management of the Fund be vested in a Committee of 13 Directors; three Members of the Committee to go out annually by rotation. and three others to be elected in their stead at each of the Annual General Meetings. The Members going out or resigning shall not be eligible for re-election until after the expiration of one year. Non-resident Subscribers shall have the right to vote by proxy at such annual elections The Directors shall have power to fill up any vacancies that may occur among their number between the Annual Meetings. Directors election and retirement.

It shall be competent to the subscribers in special cases to direct the permanent appointment of one or more members during residence in India; such member or members being superadded to the number of thirteen members above provided, and to act conjointly with them.

Meetings.

6. That the Directors meet for the despatch of business at least once every month, and that five Directors form a quorum. Any Director absenting himself from such meetings of the Directors for two months, or leaving Calcutta without the intention of returning within three months, may be considered to have vacated his seat in the Direction.

Secretary and Accountant.

7. That the Directors appoint a Secretary and an Accountant and Collector, who shall keep proper books of record and account, and be generally subject to their control.

Auditors.

8. That the Directors appoint two Auditors, to be selected from among the Subscribers to the Fund, and that their offices be considered vacant after every twelve months; past Auditors being eligible to re-election. In the event of the election falling on a Subscriber in the Direction, he shall be required to vacate his seat in the management.

Inspection of Accounts.

9. That the accounts of the Fund be open to the inspection of Subscribers at all times during business hours on application to the Secretary or Accountant, but that no documents or copies of documents be permitted to be taken away without the permission of the Directors in writing.

Proceedings.

10. That the Secretary circulate immediately among the Directors any important papers that he may receive and also submit them with all other documents at the next meeting of the Directors. Minutes of proceedings at each Meeting to be authenticated by the Directors present.

Powers of Directors.

11. That the Directors shall be guided by the rules in administering the affairs of the Fund, and it shall be competent to them to act according to their discretion in regard to any matter not provided for by the rules. Any party aggrieved by any act of the Directors shall be at liberty to appeal, through the Directors, to the general body of Subscribers, on his depositing with the Directors such a sum of money as they may consider sufficient to cover the expenses of the reference; the majority of the votes of Subscribers received within three months on such appeal shall be decisive. The difference between the deposit and the actual expenses shall be refunded.

Legal advice.

12. That the Directors shall be at liberty, at the cost of the Fund, to obtain legal advice, when deemed by them necessary.

13 That the following be considered authorised charges which the Directors are competent to incur without further special sanction:— Authorized expenditure.

| | |
|---|---|
| Office establishment<br>Salary of Consulting-Physician.<br>Auditors' fees<br>Actuary's fees<br>Commission to London Agents.<br>Office rent, inclusive of rates and taxes. | Sanctioned by the Subscribers. |
| Medical fees. | |

Any necessary charges for :—
Advertising and printing.
Postage and stamps.
Loss in exchange for remittances to incumbents in Europe and for money orders.
Cost of legal advice.

14 That it shall be competent to the Directors, subject to report at the following Annual General Meeting of Subscribers, to incur any necessary permanent expenditure not exceeding Rs. 600 per annum, and any necessary contingent expenditure not exceeding in the aggregate Rs 1 200 per annum; but any proposition involving a larger expenditure shall be submitted to the whole body of subscribers, to be determined by the majority of votes received within three months. Contingent or extraordinary charges.

15. That it shall be competent to the Directors at any time to submit, by circular to the general body of Subscribers any proposal which may be deemed necessary, and the matter shall be finally decided according to the majority of the votes of the Subscribers received within three months after issue of the circular. Power to address Subscribers.

16. That the Directors shall be authorized to enact bye-laws for regulating the procedure in matters of form not provided for by, and not opposed to the spirit of, the rules. The bye-laws so enacted shall have full force and validity until the next Annual General Meeting of the Subscribers, but not any longer, unless they shall be approved and confirmed at such General Meeting. Bye-laws.

Custody of funds.

17. That an account be opened with the Bank of Bengal in the name of the Directors, and that all monies received by the officers of the Fund be sent in daily to the Bank. At the end of every fortnight the accumulation shall be transferred to the General Treasury at the Bank of Bengal by cheque, signed by the Accountant and Collector, the Secretary, and two Directors.

Mode of withdrawal.

18. That all monies required for current expenditure shall be drawn from the General Treasury by drafts in favour of the Bank of Bengal, signed by the Accountant and Collector, the Secretary, and two Directors, which drafts shall specify the purpose for which the money drawn is required.

Mode of payments.

19. That all payments out on account of the Fund, shall be made by cheques on the Bank of Bengal, signed by the Accountant and Collector, the Secretary, and two Directors.

Receipts pending acceptance.

20. That all monies or remittances received on account of entrance subscription by either the Secretary or the Accountant and Collector, be immediately acknowledged in the Form G.

Receipts for Subscriptions.

21. That the form of Receipt H be adopted by the Accountant and Collector for all monthly subscriptions paid to him direct, such receipt to be countersigned by the Secretary.

## Rules for Admission.

Applications.

22. That every application for admission as a Subscriber shall be in the Form A. accompanied by a Statement in Form B, a Medical Report in Form C, a Solemn Affirmation in Form D, and a Certificate from a Friend in Form E. The officer making and signing the medical report must be in possession of a diploma under which he may legally practise, and the solemn affirmation shall be made before a Magistrate or other officer exercising judicial powers, or before a Director of the Fund.

Preliminary form.

23. That every intending insurer shall in the first instance, apply to the Secretary of the Fund for the needful application papers, and shall be supplied with a preliminary form, to be filled up and returned, with the name and address

of the Medical Officer whose testimony it is intended to offer. The Secretary shall then forward the form of certificate (C) to such officer, or to any other medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant.

Dating of documents and advance subscription.

24. That the medical report and personal affirmation shall bear the same date; but when this is impracticable, the affirmation may be made at any time not more than three days after the date of the medical report. The letter of application (A), duly filled up, and bearing even date with the affirmation (D), and accompanied by a payment equal at least to one month's subscription, or by proof of such payment into a Government Treasury shall be transmitted within two days after the date thereof to the Secretary of the Fund; if delayed beyond that period, a fresh medical report and affirmation may be required. Wilful omission or misrepresentation of any facts connected with the name, age, health, or constitution of the applicant, or with the name and age of nominee, will involve the forfeiture of all claim on the Fund.

Increase of provision.

25. That a Subscriber wishing to increase the recorded provision for his family, or to provide for his wife or any children not already on the Fund, shall in all respects conform to the rules and comply with the forms prescribed for observance in cases of original application for admission.

Decrease of provision.

26. That a subscriber shall be at liberty, on application, to decrease the recorded provision for his family.

Admission fee.

27. That an admission fee at the following rates be charged on every insurance effected whether for the first time or in augmentation of any prior risk, viz., for a pension of less than fifty rupees a month, a fee of five rupees, and for pensions of fifty rupees a month and upwards, a fee equal to ten per cent. upon the amount of monthly pension insured.

Medical fee.

28. That the officer making the medical report shall be entitled to receive from the Directors a fee of sixteen rupees. The fee will be paid by the Fund in each case of first admission, and in the event of rejection for the first time. When a second application is made within twelve

months after admission, or at any time next after rejection, the fee shall be paid by the applicant to the Directors.

Subscriber leaving Government service.

29. That if the connection of a Subscriber with the service of Government shall cease, he shall nevertheless be considered a Member of the Fund, and be entitled to increase or decrease the recorded provision for his family, and otherwise to extend or renew his interest in the Fund at any subsequent period, subject to the rules and conditions prescribed for observance in cases of original application for admission.

Insane persons.

30. That a person who has at any time been afflicted with insanity shall not be admitted as a Subscriber, although his general physical health may not have been affected thereby, and although a medical man may pronounce him to be a good life.

Power to reject.

31. That the Directors shall be at liberty to refuse admission to an applicant without assigning any reason for such refusal.

## Rates and Payments of Subscription.

First and second class risks.

32. That the payments for securing annuities be regulated according to the rates laid down in Tables A, BI, BII, C; payments for present risks to be undisturbed. That risks which are declared to be not first class, but which the Directors may nevertheless consider to be reasonably insurable, may be admitted on payment of an addition not exceeding 50 per cent. upon the rates of subscription laid down in the tables. Risks not considered by the Directors to be reasonably insurable shall be rejected.

Maximum provision.

33. That a Subscriber be allowed to insure up to a maximum aggregate limit of Rs 400 per mensem for his wife and children, provided that not more than Rs. 200 per mensem be insured for his wife or for his daughters, and not more than Rs. 100 per mensem for a son, nor more than Rs. 80 per mensem for a daughter.

Special provision for children in certain cases.

34. That fathers be allowed to subscribe for annuities for their daughters who may at the time of application be above the age of 34, or who may be afflicted with such mental or severe bodily infirmity as renders them ineligible for marriage, and for their widowed daughters who may not already be incumbents on the Fund; also for their sons who may be labouring under such mental or bodily infir-

mity as incapacitates them from earning their livelihood, at the same rates of subscription as are required by Table A for a wife of the same age. Provided, however, that the charge for a nominee under the age of 18 be taken at the rate for a person of the age of 18, and that the amount of annuity for all the children of one Subscriber shall in no case exceed the limit for children prescribed in Rule 33.

Extraordinary risks.

35. That when application is made for admitting a life, exposed to more than ordinary hazard, but otherwise good, and in cases where a Subscriber shall enter into or engage in any hazardous service or employment, an augmented rate of subscription be charged proportioned to the increased risk, which will be regulated by the Directors with reference to the circumstances of each case.

Reckoning age.

36. That in calculating the rates of subscription to be paid, the age of the Subscriber shall be taken at the birthday nearest to the date of his application, and that of the nominee at the birthday preceding the date of application.

Commencement of subscription.

37. That in every case of admission or of increased provision, the subscription shall be computed from the date on which such entrance or increase shall be effected. All reductions in the recorded provision shall take effect from the first day of the month following that in which the application may be made.

Entrance certificate.

38. That an Entrance Certificate according to Form F, after being duly entered on the record of the Fund shall be granted to each Subscriber on his admission, bearing the date on which the risk was accepted by the Directors.

Execution of certificate necessary for validity.

39. That mere payment of money shall not, in the event of lapse, entitle parties to the benefits of the Fund, as in order to the validity of their claims, the usual Entrance Certificate must have been executed, the date of which document shall be taken to be the date of the admission of an applicant, provided he was in existence on the date.

Subscriptions payable in advance.

40. That all subscriptions are due and payable in advance on the first day of every month for the current month. That if at the time of a Subscriber's death there be less than one month's subscription due from him, his family shall receive the benefits subscribed for, the subscription being

realizable up to date of decease; but if the arrears exceed one month's subscription, his family shall have no claim upon the Fund; and if a Subscriber shall fail to pay any subscription for three months after the day on which the same became due and payable as aforesaid, he shall, upon the expiry of such three months, cease to be a Member of the Fund, and his name shall be removed from the books thereof, and in either of the above cases he or his representatives shall forefeit all past payments.

Penalty for arrears.

EXAMPLE

A dies either on the 1st or 30th of September or any day between the 1st and 30th September, leaving his subscription for September unpaid; in this case his family will reap the benefit of the Fund after deduction of the subscription up to date of his death in September.

B dies on the 1st of October, say at five minutes after midnight, or on any day subsequent to this date, leaving his subscription for September wholly unpaid. In this case his family will have no claim on the Fund.

C dies on the 12th of October, having paid sufficiently to cover his subscription up to midnight on the 12th September. In this case his family will reap the benefit of the Fund after deduction of the subscription due up to the date of his death.

D dies on the 15th October, say at five minutes after midnight, having paid sufficiently to cover his subscription only up to the 14th of September. In this case his family will have no claim on the Fund.

E, being alive, leaves his subscription for September wholly or partially unpaid up to the expiration of November following. In this case he forfeits all claims, and ceases to be a Member of the Fund at midnight of the 30th November.

Refund on death.

41. That subscriptions received for any period beyond the date of decease of a Subscriber shall be refunded to his representatives, and on the death of a nominee, shall be charged for such nominee only up to date of death.

Subscription deducted from pay bills.

42. That Subscribers paying subscription by deductions from pay bills or office abstracts must be careful to see that these deductions are entered prior to the bills or abstracts being forwarded to the Pay Department, where such deductions will be duly recognized under the orders of Government conveyed in Mr. Secretary Prinsep's letter, dated 26th April 1837.

43 That Subscribers residing in Europe may make their payments to the recognized Agents of the Fund in London at an exchange of two Shillings to the rupee. Payment in England.

44. That where subscription shall be stated to have been paid for a particular month without any payment having been made for the month prior, such payment shall be credited to the month for which no payment has been made, and the subscription for the month stated to have been paid for shall be accounted due. Irregular payments.

44. That so long as subscription money shall continue to be paid, whether by Subscriber or any other person on his behalf, the interest of nominees registered upon the books of the Fund shall be maintained. Payable by any person

* DEFERRED ANNUITIES (PROVIDENT BRANCH).

45*A*.—Subscribers and those who, if married, would be eligible to become subscribers to the Family Pension Fund, may, if they so desire, contribute under the following table for a deferred annuity, to commence from the attainment of the age of 55 years, which annuity will, so far as may be necessary, be applied in liquidation of subscription falling due after that age. The amount of such annuity shall be limited to Rs. 100 on any one life, and all matters relating to this branch of the Fund will be subject to the special rules applicable to the "Provident Branch." Conditions and table of payments. Special Rules.

[*N B*.—All payments into Treasuries under this rule must be separately intimated to Treasury Officers as payments to the "Provident Branch."

| Nearest age on commencement of payment of premia. | Monthly payment to be made to secure an annuity of Rs. 100 per month from the age of 55 till death. | | Nearest age on commencement of payment of premia. | Monthly payment to be made to secure an annuity of Rs. 100 per month from the age of 55 till death. | |
|---|---|---|---|---|---|
| | Rs. | As. | | Rs | As. |
| 25 | 11 | 12 | 36 | 26 | 6 |
| 26 | 12 | 9 | 37 | 29 | 13 |
| 27 | 13 | 8 | 38 | 32 | 14 |
| 28 | 14 | 7 | 39 | 36 | 5 |
| 29 | 15 | 6 | 40 | 40 | 7 |
| 30 | 16 | 10 | 41 | 45 | 2 |
| 31 | 17 | 15 | 42 | 50 | 12 |
| 32 | 19 | 6 | 43 | 57 | 5 |
| 33 | 20 | 14 | 44 | 65 | 5 |
| 34 | 22 | 13 | 45 | 75 | 0 |
| 35 | 24 | 3 | 46 | 87 | 0 |

[*N B*.—Any payment accepted under this table must be considered as subject to re-adjustment, after reply to the reference made to the Actuary to the Fund.]

RULES FOR ADMITTING TO PENSION.

46. That before nominees can be admitted to the benefits of the Fund, the Entrance Certificate must be Documents required.

* *Note*.—Rules 45A and 45B have been suspended. Vide Circular No. 3, dated 25th May 1878.

surrendered to the Directors, and certificates must be furnished of the Subscriber's death and the cause of death, from his medical attendant or other competent authority, and of the identity and existence of the nominees.

Six months' subscription leviable.

47. That to entitle nominees to the annuity or increased annuity subscribed for, full six months' subscripion must have been received. In the event of a Subscriber dying before he shall have paid up the full sum, the amount required to make up the deficiency shall be deducted from the annuity payable to his nominees.

Certificates for incumbents.

48. That in order to entitle incumbents on the Fund to draw their pensions, it shall be necessary to furnish the Directors, half-yearly, with a certificate of existence in the Form I for widows and the Form J for children, signed by any competent local authority, or by two Subscribers to the Fund. A solemn declaration shall also be made by the incumbent, if a widow, that she continues the widow of the deceased Subscriber, and by a female child, if above the age of 14, that she is unmarried. In the case of children below that age, their guardian shall obtain the prescribed certificate of their existence, and furnish moreover his own solemn declaration that they are alive.

Minors.

49. That the annuities of children under the age of 18 shall be paid to their natural or constituted guardians. In cases where there may be no guardians, or where there may be uncertainty as to who are the proper guardians, the Directors shall not be compellable to pay the provision secured to any person until the right of such person shall have been settled by a competent court of law. Such arrangements as the Directors shall deem necessary and proper shall be made meanwhile to secure the Fund from loss, and to provide that the annuity shall be applied to the benefit of the nominees, and the costs incurred in taking such steps shall be realizable from the amount payable to them.

Payment of pensions.

50. That incumbents on the Fund shall be paid their annuities in India in full, and incumbents residing in Europe and America may be paid their annuities in London at the rate of exchange fixed for the official year by Her Majesty's Secretary of State, for such pensions and allowances as are payable at the India House in London and fluctuate with the rate of exchange. Annuities already due, or hereafter becoming due, on risks accepted before the 1st of July 1876, shall be payable to incumbents residing in Europe at the fixed rate of two shillings to the rupee.

51. That the pension to the widow of a deceased Subscriber shall cease on her remarriage, but from the date of her again becoming a widow, she will be readmitted to her former pension. If on remarriage her husband shall be qualified to become a Subscriber, he may subscribe for her in the same way in which he would be entitled to do if she had no previous connection with the Fund; and in the event of his death, she will be entitled to the pensions subscribed for by her husbands. Provided, however that the total amount of the annuities payable to any widow shall not exceed the maximum of Rs. 200 per month. Remarriage

52. That for the purpose of identification, a widow shall, within six months after her remarriage, furnish the name, age, occupation, and address of her second husband, if he be not or does not himself become a Subscriber; and that she shall keep the Directors informed of every change of her residence. Notice of remarriage.

VALUATION AND DISTRIBUTION OF PROFITS

53. That a valuation of the assets and liabilities of the Fund, both in the Widows' and Children's Branches shall be made annually by a competent Actuary. Annual valuation.

54. That the surplus capital declared upon the report of actuary to exist at the date of such valuation shall form a Reserve Fund. The interest arising from such Reserve Fund shall be available for reduction of subscriptions, and such interest accruing annually shall, on the 1st May of each year, be appropriated to the reduction of the subscriptions for the ensuing year. All subscribers who shall, on or before the 30th April preceding, have completed five years' consecutive payments, shall be entitled to share rateably in the reduction, according to the amount of their registered subscription. Reserve Fund and interest divisible.

55. That whenever the surplus capital or Reserve Fund so declared shall exceed one-third of the net liabilities, the Directors may at their discretion, set apart a portion of such Reserve Fund, not exceeding six per cent. thereof, for distribution in further reduction of subscriptions. Such amounts shall be applied in the first instance, so far as may be necessary, to completing the abatement of subscription of all subscribers entitled to share in the interest under Rule 54, to 32 per cent.; and the balance or remaining portion thereof shall then be applied in reduction of the subscriptions for the ensuing year of all subscribers who, on or before Surplus Capital divisible and rates of distribution.

the 20th April preceding, shall have completed three years' consecutive payments, in the following ratio :—

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Subscribers above | 3 years and | not exceeding | 6 years, | 1 share. |
| ,, | ,, | 6 ,, | ,, | ,, | 9 ,, | 2 shares. |
| ,, | ,, | 9 ,, | ,, | ,, | 12 ,, | 3 ,, |
| ,, | ,, | 12 ,, | ,, | ,, | 15 ,, | 4 ,, |
| ,, | ,, | 15 ,, | ,, | ,, | ... ,, | 5 ,, |

56. That the rate of reduction consequent on any ascertained and declared surplus to which qualified subscribers will be entitled during the year, shall be published in the *Government Gazettes*, and in two of the principal newspapers of Calcutta, and shall be notified to each individual member. Notice of reduced subscription.

## Meeting of Subscribers.

57. That a General Meeting of Subscribers be held annually in the month of January, the day to be publicly notified four weeks before the time appointed in the *Government Gazettes*, and in two of the principal newspapers of Calcutta. General Annual Meeting.

58. That at these annual Meetings, a report of the proceedings of the Directors be read, and that the books of the Fund, together with an abstract statement of the accounts and a list of Subscribers and Incumbents, be laid before the Meeting. Business.

59. That to qualify a Subscriber to vote at General or Special Meetings or on questions submitted by Circular, he must have paid up subscription for six months. Qualification.

60. That it shall be competent to any twelve qualified Subscribers who may be dissatisfied with any proceeding of the Directors, or who may be desirous of altering or amending any existing rule or practice, or of making any proposition with regard to the Fund, to require the Directors by a written requisition to call a Special Meeting of Subscribers. and such meeting shall thereupon be called by the Directors. Notice of the object of such meeting shall be given by the Directors in two of the principal newspapers of Calcutta and the *Government Gazettes* four weeks before the time appointed. It shall be essential to the validity of such Meeting that not less than 14 Subscribers, other than the requisitionists and Directors, shall be present thereat. The Meeting shall determine whether the question shall be submitted by circular to the general body of Subscribers or not; if the former, the Directors shall circulate it accordingly, and the votes of the majority of the Subscribers received within three months from the issue of such circular shall be decisive. Special Meeting.

# BYE-LAWS.

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Chairman and Deputy Chairman.

1. That a Chairman and Deputy Chairman be elected by the Directors from among themselves.

Disposal of business.

2. That except in cases of emergency, or in mere matters of form, no question shall be considered to have been disposed of but by the votes of a majority of the Directors present at a regular Meeting.

Countersigning Director

3. That the Directors shall appoint two of their body, turn by turn, to be countersigning Directors for one month.

Sub-Committee.

4. That the Directors may invite the attendance of any Member of the Fund to serve on Sub-Committees.

Publishing information.

5. That the Directors may publish information respecting the Fund whenever they consider it necessary, but that no individual Member, nor any officer of the Fund, shall be at liberty to do so without their previous sanction.

Auditor's duties.

6. That a register be kept of all receipts or money acknowledgments, and that it shall be the duty of the Auditors to see that all monies so acknowledged are duly credited in the accounts, and to report to the Directors all arrears of subscriptions or other monies payable to the Fund.

Quarterly Reports.

7. That the Auditors shall report quarterly to the Directors on the state of the Fund, and the date to which the books have been brought up and audited by them.

Publication.

8. That an extract from the Auditors' Quarterly Report showing the state of the Fund, shall be published in the *Government Gazette.*

9. That Entrance Certificates be signed by all the Directors, except in cases of the absence of any one or more of the Directors, when a note to that effect shall be made on the certificate. Entrance Certificates.

10. That the forms K and L be observed in making endorsements on the Entrance Certificates of Subscribers augmenting existing provisions, or securing provisions for members of their families not already registered on the books of the Fund, such endorsements being signed by the Accountant and Collector, the Secretary, and the Chairman. Endorsements of increase.

11. That the forms M and N be observed in making endorsements on the Entrance Certificate of Subscribers reducing or cancelling provisions; no fees being chargeable in these cases. The endorsements to be signed by the Accountant and Collector, the Secretary, and the Chairman. Endorsements of reduction.

12 That no registration upon the books of the Fund be made without proof of payment of the required subscription money in advance. Registration

13. That in issuing Entrance Certificates it be specified, under the signature of the Accountant and Collector to the Fund, whether subscription money has been paid direct into the Fund or through the Government Treasury; in the latter case, the date of receipt or certificate furnished, and by whom given, to be stated. Certificate of payment on issue.

14. That a fresh Entrance Certificate shall be granted to a Subscriber applying to enter the Fund upon remarriage, the former certificate being valid in regard to the children who may have been already admitted. Re-entry.

15. That a certificate by a Public Registrar, or other competent authority, of marriage having been duly solemnized, shall be considered sufficient evidence of the marriage for the purposes of the Fund. Marriage certificate.

16. That the receipts for the payment of annuities to incumbents shall be according to forms O, P, and Q. Receipts for pensions.

*Note.*—Bye-laws 17 and 18 have been suspended in conjunction with Rules 45A and 45B.

# UNCOVENANTED SERVICE FAMILY PENSION FUND.

## PRELIMINARY FORM.

To be filled up and returned to the Secretary, when Forms A, B, D, and E will be forwarded. *See* Rule 23 below.

| | |
|---|---|
| Name and address of the Medical Officer whose testimony you propose to offer. | |
| Is he your usual Medical Attendant? and how long has he been so? | |
| If he is not your usual Medical Attendant, state the reason which induces you to offer the testimony of *Doctor*—— | |
| State where your usual Medical Attendant may be found or addressed by letter. | |

*Signature of Applicant* _____

*Official or other designation* _____

ADDRESS—

*Dated at* _____ 187 . }

*Rule* 23.—That every intending insurer shall in the first instance apply to the Secretary of the Fund for the needful application papers, and shall be supplied with a perliminary form to be filled up and returned with the name and address of the Medical Officer whose testimony it is intended to offer. The Secretary shall then forward the form of Certificate (C) to such officer, or to any other medical gentleman whom the Directors may desire to consult, the rest of the application papers (A, B, D, and E) being forwarded direct to the applicant.

FORM A.

*To the Secretary,*

*Uncovenanted Service Family Pension Fund,*

*Calcutta.*

Sir,

I REQUEST to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund for the benefit of my as per Statement and Affirmation enclosed, and I hereby promise and engage to submit to, and abide by, the Rules and Bye-Laws of the Institution.

I am, Sir,

Yours obediently,

*Dated the* 187 . } *(Applicant's Signature.)*

*Designation or Profession,*

*Address—*

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*Rule* 24.—That the Medical Report and Personal Affirmation shall bear the same date ; but when this is impracticable, the Affirmation may be made at any time not more than three days after the date of the Medical Report. The letter of Application (A) duly filled up and bearing even date with the Affirmation (D) and accompanied by a payment equal at least to one month's subscription, or by proof of such payment into a Government Treasury, shall be transmitted within two days after date thereof to the Secretary of the Fund ; if delayed beyond that period, a fresh Medical Report and Affirmation may be required. Wilful omission or misrepresentation of any facts connected with the name, age, health, or constitution of the Applicant, or with the name and age of Nominee, will involve the forfeiture of all claim on the Fund.

# FORM B.

*Application Statement of Mr._____ to be admitted a Subscriber to the Uncovenanted Service Family Pension Fund.*

| Name of the Applicant, and names of the Nominees in full. | Place and date of Birth. | | Age of each. | | Monthly Pension intended to be secured for each Nominee. | Proposed mode of paying Monthly Subscription, either through the Pay Department or otherwise. | REMARKS. |
|---|---|---|---|---|---|---|---|
| | Place. | Date. | Years. | Months. | | | |
| | | | | | *Vide Rules* 33 & 34. | *Vide Rules* 40, 42, 43, 44, & 45. | *Vide Rules* 32, 35, 36, 38, 39, & 41. |
| Applicant | | | | | | | |
| Wife | | | | | | | |
| Daughters | | | | | | | |
| Sons | | | | | | | |

*Dated* 187 .

*(Applicant's Signature.)*

*Designation or Profession.*

# FORM C.

## MEDICAL REPORT.

*It is requested that to the following queries replies be furnished by a Medical gentleman in the Queen's Service, or by one in possession of a diploma under which he may legally practise. It is also requested, that this report, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this report will, of course, be considered strictly private and confidential.*

| QUERIES. | REPLIES. |
|---|---|
| 1. How long have you known Mr.——? When did you examine him for the purpose of this report? | |
| 2. Have you been in the habit of attending him professionally or otherwise, and becoming acquainted with his health and constitution? | |
| 3. When did you last attend him, and for what disorder? | |
| 4. Has any other Medical man attended him? If so, please state his name. | |
| 5. What is his figure generally and make of chest? | |
| Height and weight? | Feet, inches, Stones, lbs. |
| What is his age? | |
| Does he look older than the avowed age? | |
| 6. Is he of sober or intemperate habits as to eating and drinking? Have you noticed any peculiarity of the eyes, or any tremor of the hands, fingers, or tongue, to induce the belief that he is of intemperate habits? | |
| 7. Is he of sedentary habit, or used to exercise? | |
| 8. Is he addicted to any habit tending to impair health or shorten life? | |
| 9. Have you examined the heart and lungs with the stethoscope? Is the action of the heart quite natural, both in force and frequency of the beat? And the lungs free from abnormal sounds? If not to what extent are they now affected? | |
| 10. Are the spleen and liver natural in size, and the function of the liver natural? | |

FORM C—*(Continued.)*

| QUERIES. | REPLIES. |
|---|---|
| 11. Has he, to the best of your knowledge, information, or belief, at any time, been afflicted with Rupture Rheumatism, or Rheumatic Fever, Asthma, Habitual Cough, Dropsy, Jaundice, Hemorrhoids, Hernia, Disease of Kidneys, Vertigo, Dysentery, Chronic Diarrhœa, or Anæmia, or any disease or infirmity whereby his constitution has been impaired? | |
| 12. Has he ever been subject to any disease ascribable to a morbid condition of the head, chest, or abdomen, or to any other disease tending to shorten life? | |
| 13. Has he, or any of his near relatives, suffered from Epilepsy, Paralysis, Apoplexy, Palsy, Insanity, or other mental affection, Neuralgic affection or headache, Phthisis or other form of Consumption, Gout, Gravel, Cancer, Scrofula, or any other hereditary disorder? Or have you reason to suppose that he is predisposed to any such disease? | |
| 14. Has he had any severe attack of illness within the last two years? If so, of what nature, and is there any predisposition to a return of such attack? | |
| 15. Do you believe, after careful examination of Mr.——, and minute inquiry on all the points contained in the foregoing queries, that he now possesses an unimpaired and healthy constitution? | |
| 16. Is there any other circumstance known or suspected by you with which the Directors ought to be made acquainted to enable them to form a just estimate of the risk proposed? | |
| 17. On the whole, do you believe that Mr.——has a fair prospect of attaining the usual limit of human life? If not, state the circumstances which in your opinion increase the risk. | |

*Dated at this day of* 18 *Surgeon.*

REMARKS.—*(The Certifying Officer will here enter any infomation that may not come within the scope of the above queries.)*

# FORM D.

## PERSONAL AFFIRMATION

*Of the person whose life is proposed for insurance, to be signed and acknowledged in the presence of a Magistrate, or Justice of the Peace, or a Director of the Fund.*

| QUESTIONS. | ANSWERS. |
|---|---|
| 1. How long have you resided continuously in India or other Tropical climate? Have you been compelled to leave India, or to reside in the Hills, for the benefit of your health? If so, for what disease? | |
| 2. Have you suffered from any of the diseases peculiar to the Tropics? If so, when? And did you recover speedily and without any consecutive chronic organic disease? | |
| 3. Have you at any time been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, Rheumatic Fever, Asthma, Spitting of Blood, Habitual Cough, Scorfula, Dropsy, Jaundice, Hemorrhoids, Hernia, Gravel, Disease of Kidneys, Vertigo, Palsy, Delirium Tremens, Dysentery, Chronic Diarrhœa, or Anæmia? | |
| 4. Have you ever experienced any injury from accident or otherwise, or have you ever required a surgical operation? | |
| 5. Are you of sober, temperate, free or intemperate habits? Have you always been so? | |
| 6. Are your father and mother alive? If dead, at what age, and of what diseases did they die, and when? | If alive { Father is aged years. Mother is aged years. If dead { Father died at of Mother died at of |
| 7. How many of your brothers and sisters have died, and of what diseases and at what ages did they die? | |
| 8. Is there hereditary disease in your family; Insanity, Epilepsy, Paralysis, Apoplexy, Palsy, Gout, Asthma, Consumption, Gravel, Scrofula, or Cancer, on either the paternal or maternal side? | |
| 9. What is the name of your usual Medical Attendant, and how long has he been so? | |
| 10. When was he last in attendance professionally? | |

FORM D—*(Continued.)*

| QUESTIONS. | ANSWERS. |
|---|---|
| 11. Has any other Medical Attendant been employed, and when, and for how long? | |
| 12. If the gentleman who has certified to your present application be other than your usual Medical Attendant, state the circumstances under which reference was made to the former? | |
| 13. Has assurance on your life ever been declined, or effected at higher than the ordinary rates? If so, please state by what offices (including the Uncovenanted Service Family Pension Fund Office), and when? | |
| 14. Are you now absent from duty or applying for leave on Medical Certificate? If so, will you send a copy of the official statement of your case to this office? | |

I DECLARE the above answers to be strictly correct and true, and that on the——-day of-———18—I truly and faithfully disclosed all I knew of my constitution, health, and habits of life to Dr. , and that I have not willfully or designedly concealed or misrepresented any circumstances that should be known in connection with my present application.

*Signature of party*

*Dated at*

*This* *day of* 187 .

}———————

Declared before me

at————this———day of————187 .

{ Justice of the Peace or Magistrate.
{ Medical Officer or a Director of the Fund.

*N. B.—The Medical report, Personal Affirmation, and Application, should bear even date; and if in any case the Affirmation be made after an interval of more than three days from the date of the Medical Report, the Application will be null and void. (See Rule 24).*

NOTE.—The Medical Officer or a Director may attest where a Magistrate or Justice of the Peace is not available.

# FORM E.

## REFERENCE TO A FRIEND.

*It is requested that, to the following queries, replies be furnished by a friend who is intimately acquainted with the applicant—a subscriber to the Fund would be preferred. It is also requested that the documents, when filled up and signed, be returned, under a sealed cover, to the Secretary of the Fund. The replies and any other information contained in this Report, will be considered strictly private and confidential.*

| QUERIES. | REPLIES. |
|---|---|
| 1. How long have you been acquainted with Mr._____ ? | |
| 2. When did you see him last ?—and are you in the habit of seeing him frequently ? | |
| 3. Has Mr._____ at any time been afflicted with Insanity, Fits, Rupture, Gout, Rheumatism, or Rheumatic Fever, Asthma, Spitting of blood, Habitual Cough, or other disease of the Lungs, Scrofula, Dropsy, Jaundice, Hemorrhoids. Hernia, Gravel, Disease of Kidneys, Dysentery, Chronic Diarrhœa, or Anæmia, Vertigo, Palsy, or any other serious malady ? | |
| 4. What is your opinion of his constitution, and what has been his general state of health ? | |
| 5. Do you consider him liable by hereditary predisposition, to any disease likely to shorten life ? | |
| 6. Is he temperate, and has he always been so ? | |
| 7. Is he active or sedentary, or addicted to any habit tending to impair health or shorten life ? | |
| 8. Has he ever experienced any injury from accident or otherwise ; and if so, of what nature ? | |
| 9. Is there any other circumstance with which the Directors ought to be made acquainted, to enable them to form a just estimate of the risk proposed ? | |

*Dated at*
*This* *day of* 187 . } *Signature of the Friend, a Subscriber to the Fund or not.*
Vide Rule 22.

*Designation or Profession.*

*Address.*

*N. B.—It is discretionary with the Directors, in a case in which they may deem such a course necessary to make a direct reference, or to call for a report from any other person acquainted with the Applicant.*

E. F. M.—Reg. No. 10105—150—29-6-77.

# FORM F.

## UNCOVENANTED SERVICE FAMILY PENSION FUND.

### ENTRANCE CERTIFICATE.

*Calcutta,*_____187

CERTIFIED that Mr._____ has this day been admitted a Member of the Uncovenanted Service Family Pension Fund, under the terms and conditions thereof, for the eventual benefit of the undernamed, and that Registry Fee (Rs._____) and his Entrance Subscription for the month of_____Rs. _____have been duly received by

*Accountant and Collector.*

| Class. | Names. | Date of Birth. | Age | | Where born. | Where resident. | Provision for Nominees. | | Registered monthly subscription. |
|---|---|---|---|---|---|---|---|---|---|
| | | | Years. | Months. | | | Per Mensem | Per Annum | |
| Subscriber ... | | | | | | | | | |
| Nominee ... | | | | | | | | | |

All casualties, as well as marriage of children, must be communicated to the Secretary as they occur.

Registered as No.

*Secretary.*

} *Directors.*

## FORM G.

To———

SIR,

I BEG to acknowledge the receipt of your Application Certificates, &c., which will be placed before the Directors without delay. I have also received the sum of Rs.————which I hold on your account pending the decision of the Directors.

Yours obediently,

———

*Uncovenanted Service*
*Family Pension Fund Office.*
————————187 .

*Acctt. & Collector.*
————
*Secretary.*

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## FORM H.

No.——  Rs.——

RECEIVED from———Rs.———being the amount of his registered subscription to the Uncovenanted Service Family Pension Fund for the month of

———  ———

*Secretary.*  *Accountant and Collector.*

Dated——

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## FORM I.

### FORM OF HALF-YEARLY CERTIFICATE FOR WIDOWS.

WE do hereby certify that Mrs.———, widow of the late Mr.——, is now in existence, and that we have personally seen her this day. We do further declare that she is still in a state of widowhood.

*To be signed by two Subscribers to the U. S. F. Pension Fund (or any competent local authority).*

Dated————

## FORM J.

### FORM OF HALF-YEARLY CERTIFICATE FOR CHILDREN.

WE do hereby certify that the undermentioned children of the late Mr.———————— are in existence, and that we have personally seen them this day. We do further certify that Miss————————is still unmarried.

*To be signed by two Subscribers to the U. S. F. Pension Fund (or any competent local authority.)*

Dated———

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## FORM K.

Dated———

CERTIFIED that an increased provision of Rs.———————— per month has this day been subscribed for his (wife or children)———— within named, by the within named————under the Rules and conditions of the Fund.

| Class. | Names. | Date of Birth. | Age. | | Where born. | Where resident. | Increased Provision for Nominees | | Registered monthly subscription. |
|---|---|---|---|---|---|---|---|---|---|
| | | | Years. | Months. | | | Per mensem. | Per Annum. | |
| Subscriber ... | | | | | | | | | |
| Nominee ... | | | | | | | | | |

By order of the Directors.

*Chairman.* *Accountant and Collector.* *Secretary.*

## FORM L

[ADDITIONAL] child (or children) registered since issue of this Certificate, and for whom provision is made according to the Rules of the Fund.

| Class. | Names. | Date of Birth. | Age. | | Where born. | Where resident. | Provision for Children. | | Registered monthly subscription. |
|---|---|---|---|---|---|---|---|---|---|
| | | | Years. | Months. | | | Per Mensem. | PerAnnum. | |
| Subscriber .. | | | | | | | | | |
| Nominee ... | | | | | | | | | |

By order of the Directors.

*Chairman.* *Accountant and Collector.* *Secretary.*

## FORM M.

Dated———

CERTIFIED that the provision [or increased provision] of Rs.——— per month subscribed for by the within named———for his [wife or children]———within [or above] named, has, at his request, been reduced from this date to Rs.———per month.

*Chairman.* *Accountant and Collector.* *Secretary.*

## FORM N.

Dated———

CERTIFIED that the provision [or increased provision] of Rs.——— per month subscribed for by the within [or above] named has been cancelled from this date, at the request of the within named———

*Chairman* *Accountant and Collector* *Secretary.*

## FORM O.

### FOR WIDOWS AND ORPHANS.

——————187

*To the Directors of the Uncovenanted Service Family Pension Fund.*

GENTLEMEN,—I HEREBY most solemnly declare that I am in a state of widowhood and entitled to the following pension for the month of————last; on my own account Rs.————

On account of my child————viz.

————born————Rs.————

Agreeably to Entrance Certificate No.——dated————signed by the Directors of the Institution, established 11th April 1837 to which my late husband was a Subscriber.

Witness.

——— ———

(on back of Form O.)

———187

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs.———on my own account, and Rs.————on account of my within-mentioned child ————for the month of———

Residing at No———

## FORM P.

### FOR ORPHANS BY THEIR GUARDIAN.

Rs.———— ———187

I do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund the sum of Rs.————, being the amount of pension for the month of ————last [at the rate of Rs.———per mensem for each child] due to the under-mentioned Orphans of the Fund, to which their late father Mr.————was a Subscriber for their benefit, in virtue of Entrance Certificate No.————granted by the Directors of the Fund.

[Names of children in full, and dates of birth.]

Witness. ———

——— *Guardian.*

## FORM Q.

### FOR ORPHANS BY THEMSELVES.

Rs.———— ————187

————do hereby acknowledge to have received from the Directors of the Uncovenanted Service Family Pension Fund Rs.————being the amount of————pension at the rate of Rs.————for the month of————last, as orphans of the above Institution, to which———— late father, Mr.————was a subscriber for——benefit, in virtue of Entrance Certificate No.————granted by the Directors of the Fund.

Witness.

——— ———

FORMS TO BE USED FOR INCUMBENTS DRAWING PENSIONS IN EUROPE THROUGH THE LONDON AGENTS.

*N. B.*—These Pensions, are payable quarterly on and after 1st January, 1st April, 1st July, and 1st October, in each year.

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## FORM R.

### FOR WIDOWS AND ORPHANS.

I HEREBY certify that Mrs._____ widow of the late Mr._____ is alive, that I have personally seen her this day, and that she is still a widow.

I also certify that

[ Here insert names of children, and dates of birth, at full length. ]

1. born.
2. ,,
3. ,,
&c. ,,

Children of the said Mr._____ are alive, and that I have personally seen them this day. I further certify that the said daughters (if any) are still unmarried.

*_____

Date_____18

* To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

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RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND *by payment of Messrs. Coutts & Co., Rupees*_____ _____*of £*_____*(less Tax for)*_____ *months' Pension to*_____*last for myself and Children.*

*£*_____

*Signature* [ ] *Pensioner.*

*across a Receipt Stamp.*

*Address*_____

*Dated*_____18

# FORM S.

## FOR ORPHANS BY THEIR GUARDIANS.

I HEREBY certify that

[Here insert names of children, and dates of birth, at full length.]

1. born.
2. "
3. "
&c. "

are at this time alive, and that I have personally seen them this day.

I do also certify that all the said daughters (if any) are unmarried.

Date _____ 18

*To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

---

RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees*_____ _____*or £*_____ _____*(less Tax) for*_____ *months' pension to* _____*last due to the above mentioned children of the late Mr.*_____

£_____

*Signature* [ ] *Guardian.*

*across a Receipt Stamp.*

*Address*_____

*Dated*_____18

# FORM T.

## FOR ORPHANS.

I do hereby certify that Miss_____
daughter of the late_____
is alive, that I have personally seen her this day, and that she is unmarried.

_____

*Date*_____18

---

* To be signed by a Magistrate, Banker, or Clergyman, on or after the 1st January, 1st April, 1st July, and 1st October, in each year.

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RECEIVED *of the Directors of the* UNCOVENANTED SERVICE FAMILY PENSION FUND, *by payment of Messrs. Coutts & Co., Rupees*_____ *or £* _____ *(less Tax) for*_____*months' Pension to* _____*last.*

£_____

*Signature* [ ] *Pensioner.*

*across a Receipt Stamp.*

*Address*

*Dated*_____18

# SPECIAL RULES.

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*Applicable to the Provident Branch (Annuity Fund) under proposed Rule 45c.*

I.—That the "Provident Branch" be administered under the existing rules and bye-laws of the Uncovenanted Service Family Pension Fund as far as they are applicable, and the special rules herein laid down.

II.—That applications for admission as a subscriber, unless made at the same time as applications for admission to other branches of the Fund, shall be in form AA, and be accompanied by a solemn affirmation of age in form DD.

III.—That a separate account shall be kept of the receipts, disbursements, and liabilities of the Provident Branch (Annuity Fund), and the accumulated capital of the same only shall be available to meet its own liabilities.

IV.—That a separate valuation of the assets and liabilities of the Provident Branch (Annuity Fund) shall be made annually by the Actuary of the Fund, and that the amount of reserve and distribution of surplus capital and interest (if any), shall depend on the results of such separate valuation.

V.—That a subscriber, who shall have paid his subscription for not less then one year, and may be unable or unwilling to continue his subscription for the full stipulated period, may be allowed to discontinue his subscription.

VI.—That such subscriber shall be entitled to receive, on his attaining the age of 55 years, an annuity reckoned in the proportion which the amount actually paid by him bears to the total subscription payable for the full stipulated period, provided that when the annuity so payable shall be less than Rs 10 a month, the Directors shall have the option of paying to him, on his attaining the age of 55 years, instead of such annuity, the capitalized value of that annuity at the rate of interest allowed to the Fund by Government; and the calculation of such value shall be made by the Directors

VII.—That such subscriber shall not, by payment of arrears or otherwise, be at liberty to renew his interest in the lapsed balance of his late subscription, but shall, if he wishes to subscribe again for that or any other amount beyond that already secured by his payments under his late subscription, re-enter at the rates required from new subscribers of the same age.

*Examples.*

A enters at the age of 25 for an annuity of Rs. 75 payable on his attaining the age of 55. If he can only pay 10 years, he will have paid one-third of the total amount he had to pay, and will consequently be entitled, on attaining the age of 55, to an annuity of Rs. 25.

B enters at the age of 30 for an annuity of Rs. 30 a month payable at the age of 55. If he has only paid for 5 years, he will have paid one-fifth of the total amount he had to pay ; therefore, on attaining the age of 55 he will, at the option of the Directors, either be admitted to a pension of Rs. 6 a month (one-fifth of Rs. 30 being only Rs. 6), or receive the capitalized value, as calculated by the Directors, of an annuity of Rs. 6 a month. In the latter case he will have no further claim on the Fund.

If, at the age of 45, B found himself able to renew his subscription for Rs. 24, the lapsed balance of annuity before subscribed for by him, he would have to pay at the rate payable by a new subscriber of the age of 45.

# FORM AA.

To THE SECRETARY, UNCOVENANTED SERVICE FAMILY PENSION FUND, CALCUTTA.

SIR,

I REQUEST to be admitted a subscriber to the Provident (Annuity) Branch of the Uncovenanted Service Fund, for an annuity under Rule 45*c*, as per statement and affirmation annexed, and I hereby promise and engage to submit to, and abide by the rules and bye-laws of the institution.

I am, Sir,

Yours obediently,

*Signature*——————————

*Designation or Profession*——————————

*Address*——————————

DATED——

*The*—————— 18

| Christian and surname in full of the applicant. | PLACE AND DATE OF BIRTH. | | AGE. | | Monthly amount intended to be secured, and age at which the same is to commence., | Proposed mode of paying (monthly) subscriptions, whether through the Pay Department or direct to the office. |
|---|---|---|---|---|---|---|
| | Place. | Date. | Years. | Months. | | |
| | | | | | | |

*N. B.*—Any wilful concealment or misrepresentation of facts will involve the forfeiture of all claim on the Fund.

Stamp.
1 Rupee.

# FORM DD.

*Personal Affirmation of the person whose life is proposed for insurance, to be signed and acknowledged in the presence of a Magistrate, or Justice of the Peace, or Director of the Fund.*

| | |
|---|---|
| 1. Name, official designation, and residence | |
| 2. Place and date of birth ... ... | |
| 3. Period of residence in India ... | |
| 4. Proof of age* ... ... ... | |

I declare the above statement to be strictly correct and true.

*Signature* _____

Declared before me _____

at _____ this _____ day _____ 18

*Justice of the Peace, or Magistrate,*
*or Director of the Fund.*

* The proof here required may be a certified copy of baptismal certificate or register of birth, or of entry of age in a Government return of uncovenanted servants, and any other satisfactory evidence of the date of birth.

# TABLES.

**Table A.**

*Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One hundred Rupees to his Wife, in the event of her becoming a Widow.*

Age of Husband's Age.

| | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
|---|---|---|---|---|---|---|---|---|
| 18 | 27.059 | 26.890 | 26.722 | 26.553 | 26.398 | 26.244 | 26.089 | 25.935 |
| 19 | 27.336 | 27.194 | 27.052 | 26.910 | 26.664 | 26.528 | 26.393 | 26.257 |
| 20 | 27.614 | 27.498 | 27.383 | 27.267 | 27.068 | 26.797 | 26.686 | 26.575 |
| 21 | 28.094 | 27.804 | 27.714 | 27.624 | 27.472 | 27.260 | 26.988 | 26 897 |
| 22 | 28.574 | 28.345 | 28 037 | 27.981 | 27.877 | 27.723 | 27.508 | 27.217 |
| 23 | 29.053 | 28.886 | 28.643 | 28.338 | 28.281 | 28.186 | 28 028 | 27.803 |
| 24 | 29.533 | 29.428 | 29 249 | 29.017 | 28.685 | 28.649 | 28.548 | 28.390 |
| 25 | 30.013 | 29.969 | 29.856 | 29 696 | 29.441 | 29.112 | 29.068 | 28.976 |
| 26 | 30.872 | 30.510 | 30.462 | 30.375 | 30 198 | 29.945 | 29 588 | 29.563 |
| 27 | 31.730 | 31.454 | 31.068 | 31.054 | 30 954 | 30.784 | 30.511 | 30.149 |
| 28 | 32.589 | 32.399 | 32.106 | 31.733 | 31.710 | 31.619 | 31.435 | 31.163 |
| 29 | 33.447 | 33.343 | 33 144 | 32 866 | 32.466 | 32.455 | 32.358 | 32.177 |
| 30 | 34.306 | 34.288 | 34·183 | 33.999 | 33.698 | 33.291 | 33.282 | 33.192 |
| 31 | 35.659 | 35 232 | 35.221 | 35.133 | 34.930 | 34.623 | 34.205 | 34.200 |
| 32 | 37.013 | 36.688 | 36.259 | 36.206 | 36.163 | 35.955 | 35.632 | 35.220 |
| 33 | 38.366 | 38.123 | 37.790 | 37.399 | 37.385 | 37.287 | 37.059 | 36 730 |
| 34 | 39.720 | 39.569 | 39.321 | 38.997 | 38.627 | 38.619 | 38 486 | 38 241 |
| 35 | 41.073 | 41.014 | 40.851 | 40.596 | 40.275 | 39·951 | 39 913 | 39.751 |
| 36 | 42.773 | 42.460 | 42.382 | 42.194 | 41.922 | 41 622 | 41.340 | 41.262 |
| 37 | 44.473 | 44.154 | 43·913 | 43.793 | 43.570 | 43.293 | 43 006 | 42.772 |
| 38 | 46.172 | 45.848 | 45 571 | 45.391 | 45 217 | 44.964 | 44.672 | 44.410 |
| 39 | 47 872 | 47.542 | 47.230 | 46 992 | 46.865 | 46.635 | 46.338 | 46.047 |
| 40 | 49.572 | 49.236 | 48.888 | 48 593 | 48.402 | 48.306 | 48.004 | 47.685 |
| 41 | 51.084 | 50.930 | 50.547 | 50 194 | 49.940 | 49.797 | 49.670 | 49.322 |
| 42 | 52 595 | 52.430 | 52 205 | 51.795 | 51.477 | 51.288 | 51.152 | 50.960 |
| 43 | 54.107 | 53.929 | 53.742 | 53.396 | 53.015 | 52.778 | 52 634 | 52.482 |
| 44 | 55 618 | 55.429 | 55.279 | 55.018 | 54.552 | 54 269 | 54.116 | 54.004 |
| 45 | 57.130 | 56.928 | 56.816 | 56.639 | 56.297 | 55.760 | 55.598 | 55 526 |
| 46 | ... | 58.428 | 58.353 | 58.261 | 58.043 | 75.638 | 57.080 | 57.048 |
| 47 | ... | ... | 59.890 | 59.883 | 59.788 | 59.516 | 59.084 | 58.570 |
| 48 | .. | ... | ... | 61.504 | 61.434 | 61 394 | 61.088 | 60.681 |
| 49 | ... | ... | ... | ... | 63.279 | 63.212 | 63.092 | 62.792 |
| 50 | .. | .. | .. | .. | ... | 65.150 | 65 096 | 64.904 |
| 51 | ... | ... | ... | ... | ... | ... | 67.100 | 67 015 |
| 52 | ... | ... | ... | ... | ... | ... | ... | 69 126 |
| 53 | ... | ... | ... | ... | ... | ... | ... | ... |
| 54 | ... | ... | ... | ... | ... | ... | ... | ... |
| 55 | ... | ... | ... | ... | ... | ... | ... | ... |
| 56 | ... | ... | ... | ... | ... | .. | ... | ... |
| 57 | ... | ... | ... | ... | ... | ... | ... | ... |
| 58 | .. | ... | ... | ... | ... | ... | ... | ... |
| 59 | ... | ... | ... | ... | ... | ... | ... | ... |
| 60 | ... | ... | ... | .. | ... | ... | ... | ... |
| 61 | ... | ... | ... | ... | ... | ... | ... | ... |
| 62 | ... | ... | ... | ... | ... | ... | ... | ... |
| 63 | ... | ... | ... | ... | ... | ... | ... | ... |
| 64 | ... | ... | ... | ... | ... | ... | ... | ... |
| 65 | ... | ... | ... | ... | ... | ... | . | ... |
| 66 | ... | ... | ... | ... | ... | ... | ... | ... |
| 67 | ... | ... | ... | ... | ... | ... | ... | ... |
| 68 | ... | ... | ... | ... | ... | ... | ... | ... |
| 69 | ... | ... | .. | ... | ... | ... | ... | ... |
| 70 | ... | ... | ... | ... | ... | ... | ... | ... |

**the Wife.**

| 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | |
|---|---|---|---|---|---|---|---|---|---|---|
| 25.780 | 25.602 | 25.425 | 25.247 | 25.070 | 24.892 | ... | ... | ... | ... | 18 |
| 26.122 | 25.864 | 25.703 | 25.541 | 25.379 | 25.217 | 24.933 | ... | ... | ... | 19 |
| 26.464 | 26.255 | 25.965 | 25.824 | 25.683 | 25.542 | 25.304 | 25.000 | ... | ... | 20 |
| 26.805 | 26.646 | 26.409 | 26.119 | 25.993 | 25.866 | 25.675 | 25.424 | 25.086 | | 21 |
| 27.147 | 27.038 | 26.853 | 26.622 | 26.300 | 26.191 | 26.047 | 25.848 | 25.566 | 25.214 | 22 |
| 27.489 | 27 429 | 27.296 | 27.125 | 26.866 | 26.516 | 26.418 | 26.271 | 26.046 | 25.754 | 23 |
| 28.146 | 27.820 | 27.740 | 27.628 | 27.433 | 27.152 | 26 789 | 26.695 | 26.526 | 26.294 | 24 |
| 28.803 | 28.553 | 28.184 | 28.131 | 27.999 | 27.789 | 27.495 | 27 119 | 27.006 | 26.835 | 25 |
| 29.460 | 29.285 | 28.997 | 28 634 | 28 566 | 28.425 | 28.201 | 27.902 | 27.486 | 27.375 | 26 |
| 30.117 | 30.018 | 29.811 | 29.528 | 29.132 | 29.062 | 28.907 | 28.686 | 28.352 | 27.915 | 27 |
| 30.774 | 30 750 | 30.624 | 30 422 | 30.119 | 29.698 | 29.613 | 29.469 | 29.218 | 28.867 | 28 |
| 31.886 | 31.483 | 31.438 | 31.317 | 31.105 | 30.775 | 30.319 | 30.253 | 30 085 | 29.819 | 29 |
| 32.997 | 32.690 | 32.251 | 32.211 | 32.092 | 31.852 | 31.490 | 31.036 | 30.951 | 30 772 | 30 |
| 34.109 | 33.897 | 33.555 | 33.105 | 33.078 | 32.930 | 32.662 | 32.303 | 31.817 | 31.724 | 31 |
| 35.200 | 35 105 | 34.859 | 34.502 | 34.065 | 34.007 | 33.833 | 33.570 | 33.172 | 32.676 | 32 |
| 36.332 | 36.312 | 36.164 | 35 899 | 35.543 | 35.084 | 35.005 | 34.838 | 34.527 | 34.107 | 33 |
| 37.910 | 37.519 | 37.468 | 37 295 | 37 022 | 36.632 | 36.176 | 36 105 | 35 882 | 35.538 | 34 |
| 39.488 | 39.146 | 38.772 | 38 692 | 38 500 | 38 179 | 37.773 | 37.372 | 37.237 | 36.970 | 35 |
| 41.067 | 40.774 | 40.425 | 40.089 | 39.979 | 39.727 | 39.370 | 38.987 | 38 592 | 38.401 | 36 |
| 42.645 | 42.401 | 42.077 | 41.741 | 41.457 | 41.274 | 40.966 | 40.602 | 40 204 | 39.832 | 37 |
| 44.223 | 44.029 | 43.730 | 43.393 | 43.079 | 42.822 | 42.563 | 42.217 | 41.816 | 41.415 | 38 |
| 45.807 | 45 656 | 45.382 | 45 044 | 44.700 | 44.389 | 44.160 | 43.832 | 43.129 | 42.999 | 39 |
| 47.391 | 47.178 | 47.035 | 46.696 | 46.322 | 45.956 | 45.665 | 45.447 | 45.041 | 44.582 | 40 |
| 48.976 | 48.700 | 48.512 | 48.348 | 47.943 | 47.522 | 47.169 | 46 912 | 46.653 | 46 166 | 41 |
| 50.560 | 50.222 | 49.989 | 49.818 | 49 565 | 49 089 | 48 674 | 48.377 | 48.110 | 47.749 | 42 |
| 52.144 | 51.744 | 51 466 | 51.288 | 51 074 | 50.656 | 50.178 | 49 841 | 49.566 | 49 246 | 43 |
| 53.754 | 53.266 | 52.943 | 52.758 | 52.582 | 52 255 | 51.683 | 51 3·6 | 51.023 | 50.744 | 44 |
| 55.364 | 55.000 | 54 420 | 54.228 | 54 091 | 53 854 | 53 408 | 52 771 | 52 479 | 52 241 | 45 |
| 56.974 | 56.733 | 56.291 | 55.698 | 55.599 | 55.454 | 55.133 | 54.629 | 53 936 | 53 739 | 46 |
| 58.544 | 58·467 | 58.162 | 57 693 | 57.108 | 57 053 | 56.859 | 56 486 | 55 920 | 55·236 | 47 |
| 60.194 | 60.100 | 60.034 | 59.689 | 59.217 | 58 652 | 58.584 | 58 344 | 57 904 | 57.337 | 48 |
| 62.414 | 61.934 | 61 905 | 61 684 | 61.327 | 60.870 | 60 309 | 60 201 | 59.887 | 59 437 | 49 |
| 64.635 | 64.276 | 63.776 | 63 680 | 63.436 | 63.087 | 62 653 | 62 059 | 61.871 | 61 538 | 50 |
| 66.855 | 66.619 | 66 269 | 65 675 | 65.516 | 65.305 | 64.996 | 64 579 | 63.855 | 63.638 | 51 |
| 69.076 | 68.961 | 68.762 | 68 373 | 67.655 | 67.522 | 67.340 | 67.099 | 66.567 | 65.739 | 52 |
| 71.296 | 70.985 | 70.674 | 70 362 | 70.051 | 69.740 | 69 683 | 69.6.0 | 69.279 | 68.702 | 53 |
| ... | 73.646 | 73.322 | 72.998 | 72 675 | 72.351 | 72 027 | 72 140 | 71.991 | 71.665 | 54 |
| ... | ... | 76.240 | 75 924 | 75.608 | 75.292 | 74. 76 | 74.660 | 74.703 | 74.629 | 55 |
| ... | ... | ... | 79.167 | 78.817 | 78.466 | 78.116 | 77.765 | 77.415 | 77.592 | 56 |
| ... | ... | ... | .. | 82 377 | 82.013 | 81.649 | 81.284 | 80 919 | 80.555 | 57 |
| ... | ... | ... | ... | ... | 85.784 | 85.408 | 85.082 | 84.656 | 84.280 | 58 |
| .. | ... | ... | ... | ... | ... | 89.331 | 89.171 | 88.685 | 88.253 | 59 |
| ... | ... | ... | ... | ... | ... | ... | 92 799 | 92.442 | 92 102 | 60 |
| ... | ... | ... | ... | ... | ... | ... | ... | 96.199 | 95.951 | 61 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 99.800 | 62 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 63 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 64 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 65 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 66 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 67 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 68 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 69 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 70 |

**Husband's Age.**

## Table A—continued.

*Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One Hundred Rupees to his Wife, in the event of her becoming a Widow.*

Age of Husband's Age.

| | 33 | 34 | 35 | 36 | 37 | 38 | 39 |
|---|---|---|---|---|---|---|---|
| 18 | ... | ... | ... | ... | ... | ... | ... |
| 19 | ... | ... | ... | ... | ... | ... | ... |
| 20 | ... | ... | ... | ... | ... | ... | ... |
| 21 | ... | ... | ... | ... | ... | ... | ... |
| 22 | ... | ... | ... | ... | ... | ... | ... |
| 23 | 25.360 | ... | ... | ... | ... | ... | ... |
| 24 | 25.967 | 25.558 | ... | ... | ... | ... | ... |
| 25 | 26.574 | 26.234 | 25.800 | ... | ... | ... | ... |
| 26 | 27.182 | 26.910 | 26.550 | 26.092 | ... | ... | .. |
| 27 | 27.789 | 27 585 | 27.299 | 26.917 | 26.421 | ... | ... |
| 28 | 28.396 | 28.261 | 28.049 | 27.743 | 27.328 | 26.791 | ... |
| 29 | 29.437 | 28.937 | 28.798 | 28.568 | 28.234 | 27.785 | 27 234 |
| 30 | 30.478 | 30.071 | 29.548 | 29.394 | 29.141 | 28.779 | 28 313 |
| 31 | 31.520 | 31.205 | 30.769 | 30.219 | 30.047 | 29 772 | 29.392 |
| 32 | 32.561 | 32.338 | 31.990 | 31.525 | 30.954 | 30.766 | 30.470 |
| 33 | 33.602 | 33.472 | 33.212 | 32.832 | 32.337 | 31.760 | 31.549 |
| 34 | 35.097 | 34.606 | 34.433 | 34.138 | 33 720 | 33 201 | 32.628 |
| 35 | 36.592 | 36 144 | 35.654 | 35.445 | 35.103 | 34.641 | 34 103 |
| 36 | 38.086 | 37.683 | 37.213 | 36.751 | 36.486 | 36.082 | 35.579 |
| 37 | 39.581 | 39.221 | 38 773 | 38.298 | 37.869 | 37.522 | 37 054 |
| 38 | 41.076 | 40.760 | 40.332 | 39.845 | 39.377 | 38.963 | 38 530 |
| 39 | 42.603 | 42 298 | 41.892 | 41.391 | 40.885 | 40.408 | 40 005 |
| 40 | 44.130 | 43.760 | 43.451 | 42.938 | 42.394 | 41.854 | 41 384 |
| 41 | 45.656 | 45.223 | 44.868 | 44.485 | 43 902 | 43.299 | 42.763 |
| 42 | 47.183 | 46.685 | 46.284 | 45.890 | 45.410 | 44.745 | 44 141 |
| 43 | 48.710 | 48.148 | 47.701 | 47.296 | 46.853 | 46 190 | 45 520 |
| 44 | 50.296 | 49.610 | 49.117 | 48.701 | 48.295 | 47.717 | 46.899 |
| 45 | 51.881 | 51.323 | 50.534 | 50.107 | 49.738 | 49.244 | 48.540 |
| 46 | 53.467 | 53.036 | 52.380 | 51.512 | 51.180 | 50.770 | 50 182 |
| 47 | 55.052 | 54.750 | 54.226 | 53.489 | 52.623 | 52.297 | 51 823 |
| 48 | 56.638 | 56 463 | 56 078 | 55 465 | 54.712 | 53 824 | 53.465 |
| 49 | 58.854 | 58.176 | 57.919 | 57.442 | 56.801 | 56.028 | 55 106 |
| 50 | 61.069 | 60.520 | 59.765 | 59.418 | 58.890 | 58.232 | 57.437 |
| 51 | 63.285 | 62.863 | 62.269 | 61.395 | 60.979 | 60 436 | 59 769 |
| 52 | 65.500 | 65.207 | 64.773 | 64.109 | 63 068 | 62.640 | 62.100 |
| 53 | 67.716 | 67.550 | 67.276 | 66.823 | 66.038 | 64 844 | 64 132 |
| 54 | 70.954 | 69.894 | 69.780 | 69.538 | 69 008 | 68 094 | 66 763 |
| 55 | 74.191 | 73 394 | 72.284 | 72.252 | 71.978 | 71 344 | 70 281 |
| 56 | 77 429 | 76 894 | 75.985 | 74.966 | 74.948 | 74 593 | 73 799 |
| 57 | 80.666 | 80.395 | 79.686 | 78.802 | 77.918 | 77.843 | 77 316 |
| 58 | 83.904 | 83.895 | 83.388 | 82 638 | 81.872 | 81 093 | 80 834 |
| 59 | 87 833 | 87.395 | 87.089 | 86.475 | 85.827 | 85 161 | 84 352 |
| 60 | 91 762 | 91.407 | 90.790 | 90.311 | 89.781 | 89 231 | 88.551 |
| 61 | 95.691 | 95.420 | 94.924 | 94.147 | 93.736 | 93 307 | 92.756 |
| 62 | 99.620 | 99.432 | 99.057 | 98.433 | 97.690 | 97 379 | 96 958 |
| 63 | 103.549 | 103 445 | 103 191 | 102.719 | 102.356 | 101.450 | 101 160 |
| 64 | ... | 107.457 | 107.038 | 106 619 | 106.200 | 105.781 | 105.362 |
| 65 | ... | ... | 111.458 | 111.054 | 110.650 | 110.247 | 109.841 |
| 66 | ... | ... | ... | 115.577 | 115.193 | 114.809 | 114.425 |
| 67 | ... | ... | ... | ... | 121.022 | 120.533 | 120.044 |
| 68 | ... | ... | ... | ... | ... | 126 788 | 126 162 |
| 69 | ... | ... | ... | ... | ... | ... | 132.658 |
| 70 | ... | ... | ... | ... | ... | ... | ... |

**the Wife—continued.**

| 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | |
|---|---|---|---|---|---|---|---|---|---|
| ... | ... | ... | ... | ... | .. | ... | ... | ... | 18 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 19 |
| ... | ... | ... | ... | ... | ... | ... | .. | ... | 20 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 21 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 22 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 23 |
| ... | ... | ... | ... | ... | ... | ... | ... | .. | 24 |
| ... | ... | ... | ... | .. | ... | ... | ... | ... | 25 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 26 |
| ... | .. | ... | ... | ... | ... | ... | ... | ... | 27 |
| ... | ... | ... | ... | .. | ... | ... | ... | .. | 28 |
| ... | ... | ... | ... | ... | ... | ... | ... | | 29 |
| 27.703 | ... | .. | ... | ... | ... | ... | ... | ... | 30 |
| 28.865 | 28.237 | ... | ... | ... | ... | ... | ... | ... | 31 |
| 30.026 | 29.479 | 28.831 | ... | ... | ... | ... | ... | ... | 32 |
| 31.188 | 30.721 | 30.142 | 29.463 | ... | ... | ... | ... | ... | 33 |
| 32.349 | 31.963 | 31.453 | 30 824 | 30.161 | ... | ... | ... | ... | 34 |
| 33.511 | 33 205 | 32.764 | 32.184 | 31.552 | 30.873 | ... | ... | ... | 35 |
| 34.998 | 34.447 | 34.075 | 33.545 | 32.943 | 32 268 | 31.620 | ... | ... | 36 |
| 36.486 | 35 920 | 35.386 | 34.906 | 34.333 | 33.664 | 32.990 | 32.330 | ... | 37 |
| 37.973 | 37.393 | 36.812 | 36.266 | 35.724 | 35.059 | 34.360 | 33.652 | 33.029 | 38 |
| 39.461 | 38.867 | 38 238 | 37.628 | 37 115 | 36.455 | 35 731 | 34.975 | 34.281 | 39 |
| 40.948 | 40.340 | 39.665 | 38 991 | 38.399 | 37.850 | 37 101 | 36.297 | 35.532 | 40 |
| 42.275 | 41.813 | 41 091 | 40.353 | 39 684 | 39.074 | 38.471 | 37.620 | 36.784 | 41 |
| 43.602 | 43.119 | 42.517 | 41.716 | 40.968 | 40.299 | 39.666 | 38 942 | 38.035 | 42 |
| 44.928 | 44.425 | 43.850 | 43.078 | 42.253 | 41.523 | 40.861 | 40.151 | 39.287 | 43 |
| 46.255 | 45 732 | 45.183 | 44.476 | 43.537 | 42.748 | 42.056 | 41 359 | 40.548 | 44 |
| 47.582 | 47 038 | 46.515 | 45.873 | 44.889 | 43.972 | 43.251 | 42.568 | 41.808 | 45 |
| 49 347 | 48.344 | 47 848 | 47.271 | 46.421 | 45.571 | 44 446 | 43.776 | 43.069 | 46 |
| 51.111 | 50.221 | 49 181 | 48 668 | 47.953 | 47.170 | 46.147 | 44.985 | 44 329 | 47 |
| 52.876 | 52.098 | 51.160 | 50.066 | 49 485 | 48.770 | 47 848 | 46.762 | 45 590 | 48 |
| 54.640 | 53 976 | 53 140 | 52.149 | 51.017 | 50.369 | 49 549 | 48.538 | 47 443 | 49 |
| 56.405 | 55 853 | 55.119 | 54 233 | 53.216 | 51.968 | 51 250 | 50 315 | 49.296 | 50 |
| 58.900 | 57 730 | 57.099 | 56. .16 | 55.415 | 54 311 | 52 951 | 52 091 | 51.150 | 51 |
| 61.396 | 60.434 | 59 078 | 58.400 | 57.613 | 56.654 | 55.476 | 53 868 | 53.003 | 52 |
| 63 891 | 63.138 | 62 041 | 60.483 | 59.812 | 58.997 | 58.000 | 56 622 | 54.856 | 53 |
| 66.387 | 65.843 | 65.004 | 63·723 | 62.011 | 61.340 | 60 525 | 9.377 | 57.863 | 54 |
| 68.882 | 68.547 | 67.967 | 66.963 | 65.523 | 63 683 | 63.049 | 62.131 | 60.871 | 55 |
| 72 609 | 71.251 | 70.930 | 70.204 | 69 035 | 67.414 | 65.574 | 64 886 | 63 878 | 56 |
| 76 336 | 75.135 | 73.893 | 73.444 | 72.547 | 71.145 | 69.469 | 67.640 | 66.886 | 57 |
| 80.064 | 79.019 | 77.915 | 76 684 | 76.059 | 74 876 | 73.363 | 71.698 | 69.893 | 58 |
| 83 791 | 82.904 | 81.937 | 80.858 | 79.571 | 78.607 | 77 258 | 75.751 | 74 114 | 59 |
| 87 518 | 86.788 | 85 960 | 85 032 | 83 901 | 82 338 | 81 152 | 79.81. | 78 335 | 60 |
| 91.902 | 90 672 | 89.982 | 89 205 | 88.231 | 86 892 | 85 047 | 83.873 | 82 556 | 61 |
| 96 286 | 95.269 | 94. 04 | 93.379 | 92.560 | 91.44 | 89.884 | 87.931 | 86.777 | 62 |
| 100.671 | 99 866 | 98 918 | 97.553 | 96.890 | 96.001 | 94.721 | 92 998 | 90.998 | 63 |
| 105.055 | 104.463 | 103 833 | 102.774 | 101.220 | 100.556 | 99 558 | 98 065 | 96.267 | 64 |
| 109.439 | 109.060 | 108 747 | 107.996 | 106.728 | 105.110 | 104 395 | 103.131 | 101 536 | 65 |
| 114.041 | 113.657 | 113.662 | 113.217 | 112 235 | 110.856 | 109.732 | 108.198 | 106.804 | 66 |
| 119.554 | 119.065 | 118 576 | 118.439 | 117.743 | 116.701 | 114.933 | 113.265 | 112.073 | 67 |
| 125.537 | 124.911 | 124.28. | 123.660 | 123.250 | 122 347 | 120 678 | 119 010 | 117 342 | 68 |
| 131.878 | 131 09. | 130.318 | 129.537 | 128.758 | 128 092 | 126.431 | 124.770 | 123.109 | 69 |
| 138.635 | 137.676 | 136.716 | 135.757 | 134.797 | 133.838 | 132.120 | 130.402 | 128.683 | 70 |

Husband's Age.

## Table A—concluded.

*Table shewing the Monthly Payments required to be made by a Husband to secure a Monthly Pension of One Hundred Rupees to his Wife, in the event of her becoming a Widow.*

Age of

| Husband's Age. | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 |
|---|---|---|---|---|---|---|---|---|---|
| 18 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 19 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 20 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 21 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 22 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 23 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 24 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 25 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 26 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 27 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 28 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 29 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 30 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 31 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 32 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 33 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 34 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 35 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 36 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 37 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 38 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 39 | 33.664 | .. | ... | ... | ... | ... | ... | ... | ... |
| 40 | 34.827 | 34.181 | ... | ... | .. | ... | ... | ... | ... |
| 41 | 35.990 | 35.277 | 34.591 | ... | ... | ... | ... | ... | ... |
| 42 | 37.152 | 36.372 | 35 650 | 34.848 | ... | ... | ... | ... | ... |
| 43 | 38.315 | 37.468 | 36.709 | 35.906 | 34.958 | ... | ... | ... | ... |
| 44 | 39 478 | 38.563 | 37.768 | 36.965 | 36.058 | 34.958 | ... | ... | ... |
| 45 | 40.827 | 39.659 | 38.827 | 38.023 | 37.158 | 36.129 | 34.945 | ... | ... |
| 46 | 42.176 | 41.096 | 39.886 | 39.082 | 38.258 | 37.300 | 36.191 | 34.972 | ... |
| 47 | 43.525 | 42.534 | 41.397 | 40.140 | 39.358 | 38.471 | 37.437 | 36.278 | 35.065 |
| 48 | 44.874 | 43 971 | 42.908 | 41.713 | 40.458 | 39.642 | 38 684 | 37.584 | 36.422 |
| 49 | 46.223 | 45.409 | 44.420 | 43.287 | 42.087 | 40.813 | 39.930 | 38.889 | 37.780 |
| 50 | 48.159 | 46.846 | 45.931 | 44.860 | 43.716 | 42.503 | 41.176 | 40 195 | 39.137 |
| 51 | 50.095 | 48.889 | 47.442 | 46.434 | 45.344 | 44.192 | 42.955 | 41.501 | 40.495 |
| 52 | 52.030 | 50.931 | 49.636 | 48 007 | 46.973 | 45.882 | 44.734 | 43.403 | 41.852 |
| 53 | 53.966 | 52.974 | 51.831 | 50 384 | 48 602 | 47.571 | 46.512 | 45.306 | 43.903 |
| 54 | 55.902 | 55.016 | 54.025 | 52.760 | 51.176 | 49.261 | 48.291 | 47.208 | 45.953 |
| 55 | 59.144 | 57.059 | 56.220 | 55.137 | 53.749 | 52.017 | 50.070 | 49.111 | 48.004 |
| 56 | 62.385 | 60.488 | 58.414 | 57.513 | 56.323 | 54.773 | 52.944 | 51.013 | 50.054 |
| 57 | 65.627 | 63.917 | 61.964 | 59.890 | 58.896 | 57.529 | 55.818 | 53.950 | 52.105 |
| 58 | 68.868 | 67.346 | 65.513 | 63.558 | 61.470 | 60.285 | 58.692 | 56.886 | 55.090 |
| 59 | 72.110 | 70.775 | 69.063 | 67.226 | 65.270 | 63.041 | 61.566 | 59.823 | 58.075 |
| 60 | 76.531 | 74.204 | 72.612 | 70.895 | 69.070 | 67.018 | 64.440 | 62.759 | 61.061 |
| 61 | 80.952 | 78.900 | 76.162 | 74 563 | 72.871 | 70.995 | 68.596 | 65.696 | 64.046 |
| 62 | 85.374 | 83.596 | 81.194 | 78 231 | 76.671 | 74.973 | 72.752 | 70.132 | 67.031 |
| 63 | 89.795 | 88.293 | 86.226 | 83.366 | 80.471 | 78.950 | 76.909 | 74.568 | 71.468 |
| 64 | 94.216 | 92.989 | 91.259 | 88.501 | 85.644 | 82.927 | 81.065 | 79.003 | 75.904 |
| 65 | 99.662 | 97.685 | 96.291 | 93 637 | 90.818 | 88.061 | 85.221 | 83.439 | 80.341 |
| 66 | 105 109 | 103.197 | 101.323 | 98.772 | 95.991 | 93.195 | 90.301 | 87.875 | 84.777 |
| 67 | 109.555 | 108.710 | 106.308 | 103.907 | 101.165 | 98.329 | 95.380 | 92.297 | 89.214 |
| 68 | 116.002 | 114.222 | 111.594 | 108.966 | 106.338 | 103.463 | 100.460 | 97.130 | 93.801 |
| 69 | 121.448 | 119.735 | 116.949 | 114.165 | 111.381 | 108.597 | 105.539 | 102.075 | 98.611 |
| 70 | 126.965 | 125.247 | 122.321 | 119.396 | 116.470 | 113.545 | 110.619 | 107.059 | 103.500 |

the Wife—concluded.

| 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | Husband's Age. |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 18 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 19 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 20 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 21 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 22 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 23 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 24 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 25 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 26 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 27 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 28 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 29 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 30 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 31 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 32 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 33 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 34 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 35 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 36 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 37 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 38 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 39 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 40 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 41 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 42 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 43 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 44 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 45 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 46 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 47 |
| 35 226 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 48 |
| 36.622 | 35.405 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 49 |
| 38 017 | 36.846 | 35.589 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 50 |
| 39.413 | 38.288 | 37.103 | 35.760 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 51 |
| 40 808 | 39.729 | 38.616 | 37.379 | 35.921 | ... | ... | ... | ... | ... | ... | ... | ... | 52 |
| 42.204 | 41.171 | 40.130 | 38.998 | 37.676 | 36.099 | ... | ... | ... | ... | ... | ... | ... | 53 |
| 44.424 | 42 612 | 41.643 | 40.617 | 39.431 | 37.997 | 36.301 | ... | ... | ... | ... | ... | ... | 54 |
| 46.644 | 44.988 | 43.157 | 42.236 | 41.187 | 39 895 | 38.332 | 36·604 | ... | ... | ... | ... | ... | 55 |
| 48.864 | 47.364 | 45.631 | 43.855 | 42.942 | 41.794 | 40.363 | 38.712 | 37.040 | ... | ... | ... | ... | 56 |
| 51.084 | 49.740 | 48.104 | 46.371 | 44.697 | 43.692 | 42 394 | 40.821 | 39.170 | 37.583 | ... | ... | ... | 57 |
| 53 304 | 52.116 | 50.578 | 48.888 | 47 230 | 45 590 | 44.425 | 42.929 | 41.300 | 39,710 | 38.213 | ... | ... | 58 |
| 56 331 | 54.492 | 53.051 | 51.404 | 49.763 | 48.137 | 46.456 | 45.038 | 43.431 | 41.838 | 40.321 | 38.825 | ... | 59 |
| 59.359 | 57.569 | 55.525 | 53.921 | 52 2·6 | 50·685 | 49.017 | 47.146 | 45.561 | 43 965 | 42.429 | 40.930 | 39.306 | 60 |
| 62.386 | 60.646 | 58.699 | 56.437 | 54.829 | 53.232 | 51.578 | 49.753 | 47.691 | 46·093 | 44.538 | 43.036 | 41.433 | 61 |
| 65 414 | 63.722 | 61.874 | 59.736 | 57.362 | 55.780 | 54.140 | 52.360 | 50.372 | 48 220 | 46.646 | 45.141 | 43.560 | 62 |
| 68.441 | 66.799 | 65.048 | 63.035 | 60.700 | 58.327 | 56.701 | 54.966 | 53.053 | 5 .948 | 48.754 | 47.247 | 45.687 | 63 |
| 72.847 | 69.876 | 68.223 | 66.334 | 64·038 | 61.756 | 59.262 | 57.573 | 55.734 | 53.676 | 51.518 | 49.352 | 47.814 | 64 |
| 77.253 | 74.237 | 71.397 | 69.633 | 67.377 | 65.185 | 62.756 | 60.180 | 58.415 | 56·4·3 | 54.282 | 52.121 | 49.941 | 65 |
| 81.660 | 78.599 | 75.682 | 72.932 | 70.715 | 68.614 | 66.249 | 63.705 | 61.096 | 59.131 | 57.046 | 54.890 | 52 671 | 66 |
| 86.066 | 82.960 | 79.967 | 77.010 | 74.053 | 72.043 | 69.743 | 67.231 | 64.545 | 61.859 | 59.810 | 57.660 | 55.400 | 67 |
| 90.472 | 87.322 | 84.251 | 81.324 | 78.398 | 75.472 | 73.236 | 70.756 | 68.028 | 65.301 | 62.574 | 60.429 | 58.130 | 68 |
| 95 147 | 91.683 | 88.536 | 85.583 | 82.632 | 79.681 | 76.730 | 74.282 | 71.511 | 68.740 | 65.969 | 63 198 | 60 859 | 69 |
| 99.940 | 96.381 | 92.821 | 89.818 | 86.815 | 83.813 | 80.810 | 77.807 | 74.963 | 72.120 | 69.276 | 66.433 | 63.589 | 70 |

Table BI.

*Table shewing the Monthly Payments, according to a diminishing scale of Rates, necessary to secure a Monthly Pension of Sixteen Rupees to a Boy, from his Father's death till his attainment of the age of eighteen years.*

Age of the Father.

Age of

| | 0 | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 20 | 3·6 | ... | ... | ... | ... | ... |
| 21 | 3.7 | 3 8 | ... | ... | ... | .. |
| 22 | 3.7 | 3.9 | 3.8 | ... | ... | ... |
| 23 | 3.8 | 4 0 | 3.9 | 3.7 | ... | ... |
| 24 | 3.8 | 4 1 | 3.9 | 3.7 | 3.5 | ... |
| 25 | 3.8 | 4.1 | 4.0 | 3.8 | 3.5 | 3.2 |
| 26 | 3.9 | 4.2 | 4.0 | 3.8 | 3.5 | 3.2 |
| 27 | 4.0 | 4.2 | 4.1 | 3.9 | 3.7 | 3.3 |
| 28 | 4.0 | 4.2 | 4.1 | 4.0 | 3.7 | 3.4 |
| 29 | 4.1 | 4.3 | 4.1 | 4.0 | 3.8 | 3.5 |
| 30 | 4.2 | 4.3 | 4.2 | 4.0 | 3.8 | 3.5 |
| 31 | 4.3 | 4.4 | 4.2 | 4.1 | 3.9 | 3.6 |
| 32 | 4.3 | 4.7 | 4.5 | 4.2 | 4 0 | 3.7 |
| 33 | 4.4 | 4.8 | 4.6 | 4.3 | 4.1 | 3.8 |
| 34 | 4.5 | 4.8 | 4.7 | 4.5 | 4.2 | 3.9 |
| 35 | 4.7 | 4.9 | 4.8 | 4.6 | 4.3 | 4.0 |
| 36 | 4.8 | 5.0 | 4.8 | 4.6 | 4.4 | 4.1 |
| 37 | 4 9 | 5.1 | 4.9 | 4.7 | 4.5 | 4.2 |
| 38 | 4.9 | 5.3 | 5.0 | 4.8 | 4.6 | 4.3 |
| 39 | 5.0 | 5.4 | 5.1 | 4.9 | 4.7 | 4.4 |
| 40 | 5.2 | 5.5 | 5.3 | 5.0 | 4.8 | 4.5 |
| 41 | 5.4 | 5.6 | 5 4 | 5.1 | 4.9 | 4.6 |
| 42 | 5.5 | 5.8 | 5.5 | 5.3 | 5.0 | 4.7 |
| 43 | 5.6 | 6.0 | 5.6 | 5.4 | 5.1 | 4.8 |
| 44 | 5.9 | 6.1 | 5.8 | 5.5 | 5.2 | 4.9 |
| 45 | 6.0 | 6.2 | 6.0 | 5.7 | 5.4 | 5.0 |
| 46 | 6.2 | 6.4 | 6.1 | 5.9 | 5 5 | 5.1 |
| 47 | 6.4 | 6.6 | 6.3 | 6.0 | 5 7 | 5.3 |
| 48 | 6.6 | 6.8 | 6.6 | 6 2 | 5.9 | 5.4 |
| 49 | 6.8 | 7.1 | 6.8 | 6.4 | 6.0 | 5.6 |
| 50 | 7.0 | 7.3 | 7.0 | 6.6 | 6.2 | 5.8 |
| 51 | 7.3 | 7.5 | 7.2 | 6.8 | 6.5 | 6.0 |
| 52 | 7·6 | 7.8 | 7.4 | 7.1 | 6 7 | 6.2 |
| 53 | 7.9 | 8.1 | 7.8 | 7.4 | 6.9 | 6.5 |
| 54 | 8.3 | 8.5 | 8.1 | 7.7 | 7.2 | 6.7 |
| 55 | 8.5 | 8.9 | 8.5 | 8.0 | 7 5 | 7.0 |
| 56 | 9.0 | 9.2 | 8.9 | 8.4 | 7.9 | 7.3 |
| 57 | 9.5 | 9.7 | 9.2 | 8.9 | 8.3 | 7.7 |
| 58 | 9.9 | 10.2 | 9.7 | 9.2 | 8.6 | 8.0 |
| 59 | 10.4 | 10.7 | 10.3 | 9.7 | 9.1 | 8.4 |
| 60 | 10.9 | 11.2 | 10.8 | 10.3 | 9.6 | 8.9 |
| 61 | ... | 11.7 | 11.3 | 10.8 | 10.1 | 9.3 |
| 62 | ... | ... | 11.8 | 11.3 | 10.7 | 9.9 |
| 63 | ... | ... | ... | 11.8 | 11.2 | 10.4 |
| 64 | ... | ... | ... | ... | 11.7 | 11.0 |
| 65 | ... | ... | ... | ... | ... | 11.5 |
| 66 | ... | ... | ... | ... | ... | ... |
| 67 | ... | ... | ... | ... | ... | ... |
| 68 | ... | ... | ... | ... | ... | ... |
| 69 | ... | ... | ... | ... | ... | ... |
| 70 | ... | ... | ... | ... | ... | ... |

the Son.

| 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2.9 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 3.0 | 2.7 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 3.0 | 2.7 | 2.4 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 3.1 | 2.8 | 2.4 | 2.3 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 3.1 | 2.9 | 2.5 | 2.4 | 2.1 | ... | ... | ... | ... | ... | ... | ... | ... |
| 3.2 | 3.0 | 2.6 | 2.4 | 2.2 | 1.9 | ... | ... | ... | ... | ... | ... | ... |
| 3.2 | 3.0 | 2.6 | 2.5 | 2.2 | 2.0 | 1.5 | ... | ... | ... | ... | ... | ... |
| 3.3 | 3.1 | 2.7 | 2.5 | 2.3 | 2.1 | 1.6 | 1.3 | ... | ... | ... | ... | ... |
| 3.3 | 3.1 | 2.8 | 2.5 | 2.3 | 2.1 | 1.6 | 1.4 | 1.1 | ... | ... | ... | ... |
| 3.4 | 3.1 | 2.8 | 2.6 | 2.3 | 2.1 | 1.6 | 1.4 | 1.1 | 0.9 | ... | ... | ... |
| 3.4 | 3.2 | 2.9 | 2.6 | 2.4 | 2.1 | 1.7 | 1.4 | 1.2 | 0.9 | 0.6 | ... | ... |
| 3.5 | 3.2 | 3.0 | 2.7 | 2.4 | 2.2 | 1.7 | 1.4 | 1.2 | 0.9 | 0.6 | 0.4 | ... |
| 3.6 | 3.3 | 3.0 | 2.8 | 2.4 | 2.2 | 1.7 | 1.5 | 1.2 | 0.9 | 0.7 | 0.4 | 0.0 |
| 3.7 | 3.3 | 3.1 | 2.9 | 2.5 | 2.2 | 1.8 | 1.5 | 1.2 | 1.0 | 0.7 | 0.4 | 0.0 |
| 3.8 | 3.4 | 3.2 | 2.9 | 2.5 | 2.3 | 1.8 | 1.5 | 1.3 | 1.0 | 0.7 | 0.4 | 0.0 |
| 3.9 | 3.4 | 3.3 | 3.0 | 2.6 | 2.3 | 1.8 | 1.6 | 1.3 | 1.0 | 0.7 | 0.4 | 0.0 |
| 4.0 | 3.5 | 3.3 | 3.1 | 2.6 | 2.4 | 1.9 | 1.6 | 1.3 | 1.0 | 0.7 | 0.4 | 0.0 |
| 4.1 | 3.6 | 3.4 | 3.1 | 2.7 | 2.4 | 1.9 | 1.6 | 1.4 | 1.0 | 0.7 | 0.4 | 0.0 |
| 4.2 | 3.7 | 3.5 | 3.2 | 2.8 | 2.5 | 2.0 | 1.7 | 1.4 | 1.0 | 0.7 | 0.4 | 0.0 |
| 4.3 | 3.8 | 3.6 | 3.2 | 2.9 | 2.5 | 2.0 | 1.7 | 1.4 | 1.1 | 0.8 | 0.4 | 0.0 |
| 4.4 | 3.9 | 3.7 | 3.3 | 3.0 | 2.6 | 2.1 | 1.7 | 1.4 | 1.1 | 0.8 | 0.4 | 0.0 |
| 4.5 | 4.0 | 3.8 | 3.4 | 3.1 | 2.7 | 2.1 | 1.8 | 1.5 | 1.1 | 0.8 | 0.4 | 0.0 |
| 4.6 | 4.1 | 3.9 | 3.5 | 3.1 | 2.8 | 2.2 | 1.8 | 1.5 | 1.1 | 0.8 | 0.5 | 0.0 |
| 4.7 | 4.3 | 4.0 | 3.6 | 3.2 | 2.9 | 2.2 | 1.9 | 1.6 | 1.2 | 0.8 | 0.5 | 0.0 |
| 4.9 | 4.5 | 4.2 | 3.7 | 3.3 | 3.0 | 2.3 | 1.9 | 1.6 | 1.2 | 0.8 | 0.5 | 0.0 |
| 5.1 | 4.6 | 4.3 | 3.8 | 3.4 | 3.1 | 2.3 | 2.0 | 1.7 | 1.2 | 0.9 | 0.5 | 0.0 |
| 5.3 | 4.8 | 4.4 | 4.0 | 3.5 | 3.2 | 2.4 | 2.0 | 1.7 | 1.3 | 0.9 | 0.5 | 0.0 |
| 5.5 | 5.1 | 4.5 | 4.1 | 3.6 | 3.3 | 2.5 | 2.1 | 1.8 | 1.3 | 0.9 | 0.5 | 0.0 |
| 5.7 | 5.3 | 4.7 | 4.2 | 3.8 | 3.4 | 2.6 | 2.2 | 1.8 | 1.3 | 0.9 | 0.5 | 0.0 |
| 5.9 | 5.5 | 4.9 | 4.4 | 4.0 | 3.5 | 2.7 | 2.3 | 1.9 | 1.4 | 1.0 | 0.5 | 0.0 |
| 6.2 | 5.7 | 5.2 | 4.6 | 4.1 | 3.6 | 2.8 | 2.4 | 2.0 | 1.4 | 1.0 | 0.6 | 0.0 |
| 6.5 | 5.9 | 5.4 | 4.8 | 4.3 | 3.7 | 2.9 | 2.5 | 2.1 | 1.5 | 1.0 | 0.6 | 0.0 |
| 6.8 | 6.3 | 5.6 | 5.1 | 4.5 | 3.9 | 3.0 | 2.6 | 2.2 | 1.6 | 1.1 | 0.6 | 0.0 |
| 7.1 | 6.6 | 5.9 | 5.3 | 4.7 | 4.1 | 3.2 | 2.7 | 2.3 | 1.6 | 1.1 | 0.6 | 0.0 |
| 7.5 | 6.9 | 6.3 | 5.6 | 4.9 | 4.3 | 3.4 | 2.8 | 2.4 | 1.7 | 1.2 | 0.7 | 0.0 |
| 7.8 | 7.3 | 6.6 | 5.9 | 5.2 | 4.5 | 3.5 | 3.0 | 2.5 | 1.8 | 1.2 | 0.7 | 0.0 |
| 8.3 | 7.6 | 6.9 | 6.3 | 5.5 | 4.8 | 3.7 | 3.1 | 2.6 | 1.9 | 1.3 | 0.7 | 0.0 |
| 8.8 | 8.0 | 7.3 | 6.5 | 5.8 | 5.1 | 3.9 | 3.2 | 2.7 | 2.0 | 1.4 | 0.8 | 0.0 |
| 9.3 | 8.5 | 7.7 | 6.8 | 6.1 | 5.4 | 4.2 | 3. | 2.9 | 2.1 | 1.4 | 0.8 | 0.0 |
| 9.8 | 9.0 | 8.1 | 7.3 | 6.4 | 5.6 | 4.4 | 3.7 | 3.1 | 2.2 | 1.5 | 0.9 | 0.0 |
| 10.3 | 9.5 | 8.7 | 7.7 | 6.8 | 5.9 | 4.6 | 3.9 | 3.2 | 2.3 | 1.6 | 0.9 | 0.0 |
| ... | 10.0 | 9.1 | 8.1 | 7.3 | 6.3 | 4.9 | 4.1 | 3.3 | 2.5 | 1.7 | 1.0 | 0.0 |
| ... | ... | 9.6 | 8.6 | 7.7 | 6.7 | 5.2 | 4.3 | 3.5 | 2.6 | 1.8 | 1.0 | 0.0 |
| ... | ... | ... | 9.0 | 8.0 | 7.0 | 5.5 | 4.6 | 3.7 | 2.8 | 1.9 | 1.1 | 0.0 |
| ... | ... | ... | ... | 8.5 | 7.4 | 5.8 | 4.9 | 3.9 | 2.9 | 2.0 | 1.1 | 0.0 |

*N. B.*—The figures after the points are decimals, not annas.

## Table BII.

*Shewing the monthly payments to continue throughout the Temporary co-existence of Father and Son, during the Son's minority, which will provide a pension of Eighty Rupees per month to the Son, for that period of his Life under the age of 21 years during which he may happen to survive his Father.*

Age of the Father.

| Age | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|---|
| 20 | 12.878 | ... | ... | ... | ... | ... | ... | ... | ... |
| 21 | 13.177 | 12.990 | ... | ... | ... | ... | ... | ... | ... |
| 22 | 13.476 | 13.250 | 12.881 | ... | ... | ... | ... | ... | ... |
| 23 | 13 776 | 13.509 | 13.124 | 12.571 | ... | ... | ... | ... | ... |
| 24 | 14.075 | 13.769 | 13.36[illegible] | 12.821 | 12.102 | ... | ... | ... | ... |
| 25 | 14.374 | 14.028 | 13.611 | 13.071 | 12.380 | 11.610 | ... | ... | ... |
| 26 | 14.797 | 14 288 | 13 855 | 13.320 | 12.657 | 11.915 | 11.106 | ... | ... |
| 27 | 15.219 | 14.759 | 14.098 | 13.570 | 12.935 | 12.220 | 11.439 | 10.594 | ... |
| 28 | 15.642 | 15.230 | 14.614 | 13.820 | 13.212 | 12.526 | 11.7[illegible]2 | 10.955 | 10[illegible] |
| 29 | 16.064 | 15.700 | 15.131 | 14.379 | 13.490 | 12.831 | 12.105 | 11.316 | 10[illegible] |
| 30 | 16.487 | 16.171 | 15 647 | 14.938 | 14.087 | 13.136 | 12 438 | 11.676 | 10[illegible] |
| 31 | 17.238 | 16.642 | 16.164 | 15.496 | 14.684 | 13.767 | 12.771 | 12.037 | 11[illegible] |
| 32 | 17.989 | 17.446 | 16.680 | 16.055 | 15.282 | 14.398 | 13.429 | 12.398 | 11[illegible] |
| 33 | 18.740 | 18.251 | 17.522 | 16.614 | 15.879 | 15 030 | 14.088 | 13.074 | 12[illegible] |
| 34 | 19.491 | 19.055 | 18.364 | 17 473 | 16.476 | 15.661 | 14.746 | 13.749 | 12[illegible] |
| 35 | 20.242 | 19.860 | 19.206 | 18 333 | 17.331 | 16.292 | 15.405 | 14.425 | 13[illegible] |
| 36 | 21.199 | 20.664 | 20 048 | 19.192 | 18.186 | 17.121 | 16.063 | 15.100 | 14[illegible] |
| 37 | 22.156 | 21.601 | 20.890 | 20.052 | 19 042 | 17.950 | 16.844 | 15.776 | 14[illegible] |
| 38 | 23.113 | 22.538 | 21.776 | 20.911 | 19.897 | 18.779 | 17 624 | 16.487 | 15[illegible] |
| 39 | 24.070 | 23.476 | 22.662 | 21.718 | 20 752 | 19 608 | 18 405 | 17.198 | 16[illegible] |
| 40 | 25.027 | 24.413 | 23.548 | 22 525 | 21.469 | 20 437 | 19.185 | 17.909 | 16[illegible] |
| 41 | 25.843 | 25.350 | 24.434 | 23 333 | 22.186 | 21.072 | 19.966 | 18.620 | 17[illegible] |
| 42 | 26.660 | 26.139 | 25.320 | 24.140 | 22.904 | 21.706 | 20 539 | 19.331 | 17[illegible] |
| 43 | 27.476 | 26.928 | 26.102 | 24.947 | 23 621 | 22.341 | 21.111 | 19.867 | 18[illegible] |
| 44 | 28.292 | 27 716 | 26.884 | 25.745 | 24 338 | 22 975 | 21.684 | 20.404 | 19[illegible] |
| 45 | 29.108 | 28.505 | 27.667 | 26.544 | 25.165 | 3.610 | 22.256 | 20.940 | 19[illegible] |
| 46 | 30.214 | 29.294 | 28.449 | 27.342 | 25.992 | 24.464 | 22.829 | 21.477 | 20[illegible] |
| 47 | 31 321 | 30.470 | 29 231 | 28.141 | 26 820 | 25.318 | 23.694 | 22.013 | 20[illegible] |
| 48 | 32.427 | 31 646 | 30.451 | 28 939 | 27 647 | 26.171 | 24.560 | 22.873 | 21[illegible] |
| 49 | 33.534 | 32.823 | 31.672 | 30.185 | 28 474 | 27.025 | 25.425 | 23.733 | 21[illegible] |
| 50 | 34.640 | 33.999 | 32.892 | 31.431 | 29 740 | 27.879 | 26.291 | 24.594 | 22[illegible] |
| 51 | 36.261 | 35.175 | 34 113 | 32.677 | 31 005 | 29.173 | 27.156 | 25.454 | 23[illegible] |
| 52 | 37.882 | 36.935 | 35.333 | 33.923 | 32.271 | 30.467 | 28.498 | 26.314 | 23[illegible] |
| 53 | 39 502 | 38.695 | 37.239 | 35.169 | 33.536 | 31.761 | 29.840 | 27.719 | 24[illegible] |
| 54 | 41.123 | 40.454 | 39.145 | 37.106 | 34 80[illegible] | 33.055 | 31.182 | 29.124 | 26[illegible] |
| 55 | 42.744 | 42 214 | 41.050 | 39.044 | 36.941 | 34.349 | 32.524 | 30.529 | 27[illegible] |
| 56 | 45 264 | 43.974 | 42.956 | 40.981 | 39.079 | 36.[illegible]27 | 33.866 | 31.934 | 29[illegible] |
| 57 | 47.783 | 46 601 | 44.862 | 42.919 | 41.218 | 38.705 | 36.026 | 33.339 | 31[illegible] |
| 58 | 50 303 | 49 228 | 47.544 | 44.856 | 43.356 | 40 883 | 38.186 | 35.456 | 32[illegible] |
| 59 | 52 82[illegible] | 51.854 | 50 226 | 47.653 | 45.495 | 43.061 | 40.346 | 37.572 | 34[illegible] |
| 60 | 55.342 | 54.481 | 52.909 | 50.450 | 48.185 | 45.239 | 42.5[illegible]6 | 39.689 | 36[illegible] |
| 61 | ... | 57 108 | 55.591 | 53 247 | 50.874 | 47.932 | 44.666 | 41.805 | 38[illegible] |
| 62 | ... | ... | 58.273 | 56.044 | 53.564 | 50.626 | 47.369 | 43.922 | 40[illegible] |
| 63 | ... | ... | ... | 58.841 | 56.253 | 53.319 | 50.072 | 46.603 | 42[illegible] |
| 64 | ... | ... | ... | ... | 58.943 | 56.012 | 52.774 | 49.283 | 45[illegible] |
| 65 | ... | ... | ... | ... | ... | 58.706 | 55.477 | 51.964 | 48[illegible] |
| 66 | ... | ... | ... | ... | ... | ... | 58.180 | 54.644 | 50[illegible] |
| 67 | ... | ... | ... | ... | ... | ... | ... | 57.325 | 53[illegible] |
| 68 | ... | ... | ... | ... | ... | ... | ... | ... | 56[illegible] |
| 69 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 70 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 71 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 72 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 73 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 74 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 75 | ... | ... | ... | ... | ... | ... | ... | ... | ... |

Son.

| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| .. | ... | .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | 20 |
| .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 21 |
| .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | .. | ... | 22 |
| .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 23 |
| .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 24 |
| | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 25 |
| .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 26 |
| . | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 27 |
| . | ... | .. | ... | ... | ... | ... | ... | ... | ... | ... | ... | 28 |
| 543 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 29 |
| 955 | 9.000 | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 30 |
| 368 | 9 434 | 8.445 | . | ... | ... | ... | ... | ... | ... | ... | ... | 31 |
| 780 | 9 868 | 8 895 | 7.872 | .. | ... | ... | ... | ... | ... | ... | ... | 32 |
| 193 | 10.302 | 9.345 | 8.329 | 7.281 | ... | ... | ... | ... | ... | ... | ... | 33 |
| 605 | 10.736 | 9.794 | 8.787 | 7 735 | 6 660 | ... | ... | ... | ... | ... | ... | 34 |
| 273 | 11 170 | 10 244 | 9 244 | 8.188 | 7.097 | 6.004 | ... | ... | ... | ... | ... | 35 |
| 940 | 11 807 | 10 694 | 9 702 | 8 642 | 7.534 | 6 409 | 5 298 | ... | ... | ... | ... | 36 |
| 608 | 12.444 | 11.281 | 10 159 | 9 095 | 7 970 | 6.813 | 5 655 | 4 524 | .. | ... | ... | 37 |
| 275 | 13.080 | 11 867 | 10.677 | 9 549 | 8 407 | 7.218 | 6 013 | 4 820 | 3 664 | ... | ... | 38 |
| 943 | 13.717 | 12.454 | 11 195 | 9.981 | 8 844 | 7 622 | 6 370 | 5 116 | 3 886 | 2 697 | ... | 39 |
| 670 | 14 354 | 13.040 | 11 714 | 10 413 | 9 184 | 8 027 | 6 728 | 5.411 | 4.108 | 2 840 | 1 570 | 40 |
| 997 | 14.791 | 13 627 | 12 232 | 10 846 | 9 523 | 8 281 | 7 085 | 5.707 | 4 329 | 2 983 | 1 640 | 41 |
| 325 | 15 233 | 13 998 | 12 750 | 11 278 | 9.863 | 8.534 | 7 268 | 6.0 3 | 4 551 | 3 125 | 1 710 | 42 |
| 652 | 15 673 | 14.369 | 13 075 | 11.710 | 10 202 | 8 788 | 7 451 | 6.134 | 4 773 | 3 268 | 1 780 | 43 |
| 979 | 16 112 | 14.740 | 13 400 | 12 013 | 10 542 | 9 041 | 7 634 | 6.266 | 4 871 | 3 411 | 1 850 | 44 |
| 109 | 16.552 | 15.111 | 13 725 | 12 316 | 10 836 | 9.295 | 7 817 | 6.397 | 4 969 | 3 486 | 1.920 | 45 |
| 539 | 17 081 | 15 482 | 14 050 | 12.620 | 11.129 | 9.578 | 8.000 | 6.529 | 5. 66 | 3 560 | 1 968 | 46 |
| 168 | 17 616 | 16 000 | 14 375 | 12 923 | 11 423 | 9.861 | 8 259 | 6 660 | 5 164 | 3 635 | 2 016 | 47 |
| 598 | 18 147 | 16 519 | 14 864 | 13 226 | 11 716 | 10 144 | 8 518 | 6 880 | 5 262 | 3 709 | 2 064 | 48 |
| 28 | 18 679 | 17 037 | 15 352 | 13 672 | 12 010 | 10.427 | 8 777 | 7 101 | 5 433 | 3 784 | 2 112 | 49 |
| 54 | 19 211 | 17 556 | 15 841 | 14.119 | 12 411 | 10.710 | 9 036 | 7.321 | 5.604 | 3 900 | 2 160 | 50 |
| 81 | 20 028 | 18 074 | 16.329 | 14 565 | 12 811 | 11 068 | 9 295 | 7 542 | 5.775 | 4 017 | 2 221 | 51 |
| 07 | 20 844 | 18 897 | 16 818 | 15 012 | 13 212 | 11.427 | 9 623 | 7 762 | 5 946 | 4 133 | 2.282 | 52 |
| 34 | 21 661 | 19 720 | 17 6 8 | 15 458 | 13 612 | 11 785 | 9.951 | 8 066 | 6 117 | 4.250 | 2 343 | 53 |
| 60 | 22 477 | 20 542 | 18 499 | 16 315 | 14.013 | 12 144 | 10 278 | 8 371 | 6 394 | 4 366 | 2 404 | 54 |
| 63 | 23 294 | 21 365 | 19.339 | 17 172 | 14.864 | 12.502 | 10.606 | 8 675 | 6.672 | 4.598 | 2 465 | 55 |
| 67 | 24.783 | 22 188 | 20 180 | 18.0 8 | 15 715 | 13 302 | 10 934 | 8.980 | 6 949 | 4.830 | 2 613 | 56 |
| 70 | 26 27 | 23 609 | 21 020 | 18.885 | 16 566 | 14 102 | 11 638 | 9 284 | 7 227 | 5 062 | 2 761 | 57 |
| 74 | 27.760 | 25.029 | 22.349 | 19.742 | 17.417 | 14.903 | 12.342 | 9 870 | 7.504 | 5.294 | 2 908 | 58 |
| 77 | 29 249 | 26 450 | 23 678 | 20.961 | 18 268 | 15 703 | 13 045 | 10 456 | 7 957 | 5.526 | 3.056 | 59 |
| 67 | 30 738 | 27 870 | 25 006 | 22.180 | 19 372 | 16 503 | 13 749 | 11 013 | 8 410 | 5 838 | 3 204 | 60 |
| 57 | 32.676 | 29.291 | 26.335 | 23 400 | 20.475 | 17 501 | 14 453 | 11 629 | 8 864 | 6 149 | 3 376 | 61 |
| 48 | 34 615 | 31.185 | 27 664 | 24 619 | 21.579 | 18 499 | 15 350 | 12.215 | 9 317 | 6 461 | 3 547 | 62 |
| 38 | 36 553 | 33 079 | 29 486 | 25 838 | 22.682 | 19.498 | 16 246 | 12.988 | 9 770 | 6.772 | 3 719 | 63 |
| 28 | 38 492 | 34 973 | 31.307 | 27 561 | 23 786 | 20 496 | 17 143 | 13 761 | 10 399 | 7.084 | 3 890 | 64 |
| 59 | 40.430 | 36 867 | 33 129 | 29.284 | 25.382 | 21 494 | 18 039 | 14.535 | 11.028 | 7.547 | 4 062 | 65 |
| 90 | 42 813 | 38 761 | 34 950 | 31 008 | 26 978 | 22 926 | 18 936 | 15 308 | 11 657 | 8 011 | 4 330 | 66 |
| 22 | 45.196 | 40.930 | 36.772 | 32 731 | 28 574 | 24 358 | 20 161 | 16 081 | 12 286 | 8 474 | 4 599 | 67 |
| 53 | 47.580 | 43 099 | 38.868 | 34 454 | 30 170 | 25 791 | 21 386 | 17 063 | 12 915 | 8 938 | 4 867 | 68 |
| 81 | 49 963 | 45 267 | 40 564 | 36 035 | 31 766 | 27.223 | 22 612 | 18 044 | 13 632 | 9 401 | 5 136 | 69 |
| | 52.346 | 47 436 | 42.46 | 37 616 | 33 019 | 28 655 | 23 837 | 19 026 | 14 349 | 9 852 | 5 404 | 70 |
| | ... | 49 605 | 44.356 | 39 197 | 34 272 | 29 611 | 25 062 | 20 007 | 15 065 | 10 303 | 5 616 | 71 |
| | ... | ... | 46.252 | 40 778 | 35.524 | 30.566 | 25 792 | 20 989 | 15.782 | 10.754 | 5 829 | 72 |
| | ... | ... | ... | 42 359 | 36.777 | 31 522 | 26 521 | 21 556 | 16.499 | 11.205 | 6 041 | 73 |
| | ... | ... | ... | ... | 38 030 | 32 477 | 27.251 | 22.122 | 16.961 | 11.656 | 6.254 | 74 |
| | ... | ... | ... | ... | ... | 33.433 | 27.980 | 22.689 | 17.422 | 12.044 | 6.466 | 75 |

Age of the Father.

## Table O,

*Table of Monthly Premiums in Rupees and Annas payable during the Joint Life of Father and Daughter or until the Daughter's Marriage, which will provide, at the death of the Parent, a pension to the Child of 80 Rupees per month, ceasing with her Life or on her Marriage.*

Age of the Father.

Age of the

| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|---|---|---|---|---|---|---|---|---|---|
| 20 | 15.11 | ... | ... | ... | ... | ... | ... | ... | ... |
| 21 | 16.1 | 16.0 | .. | ... | ... | ... | ... | ... | ... |
| 22 | 16.7 | 16.6 | 16.3 | ... | ... | ... | ... | ... | ... |
| 23 | 16 13 | 16.11 | 16.8 | 16.2 | ... | ... | ... | ... | ... |
| 24 | 17.2 | 17.1 | 16.13 | 16.7 | 15.15 | ... | ... | ... | ... |
| 25 | 17.8 | 17.6 | 17.2 | 16.13 | 16.5 | 15.11 | ... | ... | ... |
| 26 | 18.0 | 17.11 | 17.8 | 17.2 | 16.11 | 16.2 | 15 8 | ... | ... |
| 27 | 18.8 | 18.4 | 17.13 | 17.8 | 17.1 | 16 9 | 16.0 | 15.6 | ... |
| 28 | 19.0 | 18.13 | 18.7 | 17.13 | 17.7 | 16 15 | 16.7 | 15.14 | 15.4 |
| 29 | 19.8 | 19 6 | 19.1 | 18.8 | 17.13 | 17.6 | 16.14 | 16.6 | 15.1 |
| 30 | 20.0 | 19.15 | 19.11 | 19.3 | 18.8 | 17 13 | 17.6 | 16.14 | 16.5 |
| 31 | 20.14 | 20.8 | 20.4 | 19 13 | 19.4 | 18.9 | 17.13 | 17.6 | 16.1 |
| 32 | 21.12 | 21.7 | 20.14 | 20.8 | 19.15 | 19 5 | 18.10 | 17.14 | 17.7 |
| 33 | 22.9 | 22.5 | 21.14 | 21.3 | 20.11 | 20 2 | 19.7 | 18.11 | 17.1 |
| 34 | 23.7 | 23 4 | 22.13 | 22.3 | 21.7 | 20.14 | 20.4 | 19.9 | 18.1 |
| 35 | 24.5 | 24.3 | 23.13 | 23.3 | 22.7 | 21 10 | 21.1 | 20.6 | 19.1 |
| 36 | 25.6 | 25.2 | 24.12 | 24.3 | 23.7 | 22.10 | 21.13 | 21 4 | 20.9 |
| 37 | 26.7 | 26.3 | 25.12 | 25.3 | 24.7 | 23.10 | 22.13 | 22.1 | 21.6 |
| 38 | 27.5 | 27.4 | 26.12 | 26.3 | 25.7 | 24.10 | 23.12 | 22.15 | 22.4 |
| 39 | 28.10 | 28.5 | 27.13 | 27.2 | 26 8 | 25 9 | 24.11 | 23.14 | 23.1 |
| 40 | 29.11 | 29.6 | 28 13 | 28 2 | 27.5 | 26 9 | 25.11 | 24.12 | 23.1 |
| 41 | 30.10 | 30.8 | 29.14 | 29 1 | 28 3 | 27.7 | 26.10 | 25 10 | 24.1 |
| 42 | 31.10 | 31 6 | 30.14 | 30 1 | 29 2 | 28.4 | 27.6 | 26.9 | 25.9 |
| 43 | 32.9 | 32.5 | 31.13 | 31 0 | 30.0 | 29 1 | 28 3 | 27.5 | 26.6 |
| 44 | 33.8 | 33.4 | 32.12 | 32.0 | 30.14 | 29.14 | 28 15 | 28.1 | 27.2 |
| 45 | 34.8 | 34.3 | 33.12 | 32.15 | 31.15 | 30.11 | 29.12 | 28.13 | 27.1 |
| 46 | 35 12 | 35.2 | 34.11 | 33.15 | 32 15 | 31 12 | 30 8 | 29.9 | 28 1 |
| 47 | 36.15 | 36.7 | 35.9 | 34.14 | 33.15 | 32 13 | 31.10 | 30.5 | 29.7 |
| 48 | 38.3 | 37.13 | 37.0 | 35 14 | 35.0 | 33.15 | 32 11 | 31.8 | 30.4 |
| 49 | 39.7 | 39.2 | 38.7 | 37.5 | 36.0 | 35.0 | 33.13 | 32 10 | 31 6 |
| 50 | 40.10 | 40.8 | 39.13 | 38.12 | 37.8 | 36.1 | 34 15 | 33.12 | 32.8 |
| 51 | 42.7 | 41.13 | 41.4 | 40.4 | 39.0 | 37.10 | 36.1 | 34.14 | 33.1 |
| 52 | 44 3 | 43.12 | 42.10 | 41.11 | 40 8 | 39.3 | 37.11 | 36.0 | 34.1 |
| 53 | 45 15 | 45.11 | 44 12 | 43.2 | 42.0 | 40 12 | 39.5 | 37.12 | 36.0 |
| 54 | 47 12 | 47.10 | 46 14 | 45 7 | 43.8 | 42 5 | 41.0 | 39.8 | 37.1 |
| 55 | 49 8 | 49.9 | 49 0 | 47 11 | 45.15 | 43.13 | 42.10 | 41.4 | 39.1 |
| 56 | 52.4 | 51.8 | 51.2 | 50.0 | 48.5 | 46.5 | 44.4 | 43.0 | 41.9 |
| 57 | 55.0 | 54.7 | 53.8 | 52 4 | 50.12 | 48.13 | 46.12 | 44.12 | 43.7 |
| 58 | 57.12 | 57.5 | 56.3 | 54.9 | 53.3 | 51.5 | 49.5 | 47.4 | 45.4 |
| 59 | 60.8 | 60.3 | 59.3 | 57.10 | 55.9 | 53.13 | 51.13 | 49.12 | 47.1 |
| 60 | 63.4 | 63 2 | 62.3 | 60.10 | 58.11 | 56.5 | 54.5 | 52.4 | 50.4 |
| 61 | ... | 66.0 | 65.3 | 63.11 | 61.12 | 57.7 | 56.13 | 54.13 | 52.1 |
| 62 | ... | ... | 68.3 | 66.12 | 64.13 | 61.2 | 60.1 | 57.5 | 55.4 |
| 63 | ... | ... | ... | 69.13 | 67.15 | 64.12 | 63.4 | 60.9 | 57.1 |
| 64 | ... | ... | ... | ... | 71.0 | 68.6 | 66.8 | 63.13 | 61.1 |
| 65 | ... | ... | ... | .. | ... | 72.1 | 69.11 | 67.2 | 64.5 |
| 66 | ... | ... | ... | ... | ... | ... | 72.15 | 70.6 | 67.1 |
| 67 | ... | ... | ... | ... | ... | ... | ... | 73.10 | 70.1 |
| 68 | ... | ... | ... | ... | ... | ... | ... | ... | 74.4 |
| 69 | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 70 | ... | ... | ... | ... | ... | ... | ... | ... | ... |

**Daughter.**

| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | |
|---|---|---|---|---|---|---|---|---|---|---|
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 20 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 21 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 22 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 23 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 24 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 25 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 26 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 27 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 28 |
| 15.3 | ... | ... | ... | ... | ... | ... | ... | ... | ... | 29 |
| 15.12 | 15.2 | ... | ... | ... | ... | ... | ... | ... | ... | 30 |
| 16.5 | 15.12 | 15.3 | ... | ... | ... | ... | ... | ... | ... | 31 |
| 16.15 | 16.6 | 15.14 | 15.5 | ... | ... | ... | .. | ... | ... | 32 |
| 17.8 | 17 0 | 16.8 | 16.0 | 15.9 | ... | ... | ... | ... | ... | 33 |
| 18.2 | 17.11 | 17.3 | 16.12 | 16.5 | 16.0 | ... | ... | ... | ... | 34 |
| 18.15 | 18.5 | 17 14 | 17.7 | 17.0 | 16.12 | 16.9 | ... | ... | ... | 35 |
| 19.13 | 19.2 | 18.9 | 18.2 | 17.12 | 17.7 | 17 5 | 17.5 | ... | ... | 36 |
| 20.11 | 20.0 | 19.5 | 18 13 | 18 8 | 18.3 | 18.1 | 18 1 | 18.5 | ... | 37 |
| 21.9 | 20 13 | 20.3 | 19.9 | 19.3 | 18.15 | 18.13 | 18.13 | 19.0 | 19.7 | 38 |
| 22.7 | 21 11 | 21.0 | 20.6 | 19 15 | 19.11 | 19.9 | 19.9 | 19.12 | 20 2 | 39 |
| 23.2 | 22.8 | 21.13 | 21.2 | 20.10 | 20 5 | 20.5 | 20.5 | 20 7 | 20.13 | 40 |
| 23 14 | 23.3 | 22.10 | 21.14 | 21 5 | 20.15 | 20.14 | 21.0 | 21.3 | 21.8 | 41 |
| 24.10 | 23.14 | 23.4 | 22.11 | 22.0 | 21.9 | 21.7 | 21.9 | 21.14 | 22.3 | 42 |
| 25.6 | 24.9 | 23.14 | 23.4 | 22 11 | 22.3 | 22.0 | 22 2 | 22.7 | 22.14 | 43 |
| 26.2 | 25.3 | 24.8 | 23.14 | 23.5 | 22.13 | 22 9 | 22.9 | 23.0 | 23.8 | 44 |
| 26.15 | 25.14 | 25 2 | 24 8 | 23.15 | 23.8 | 23.3 | 23.4 | 23.9 | 4 2 | 45 |
| 27.12 | 26.12 | 25.12 | 25.1 | 24.9 | 24.3 | 23.14 | 23.12 | 24.2 | 24.11 | 46 |
| 28.9 | 27.9 | 26 9 | 25.11 | 25.3 | 24.13 | 24.10 | 24.9 | 24.11 | 25.5 | 47 |
| 29 5 | 28.7 | 27.7 | 26.9 | 25.13 | 25.8 | 25.5 | 25.5 | 25.8 | 25.14 | 48 |
| 30.2 | 29.4 | 28.5 | 27.7 | 26.12 | 26.3 | 26.0 | 26 1 | 26.5 | 26 12 | 49 |
| 31.5 | 30.2 | 29.3 | 28.6 | 27.10 | 27.1 | 26.12 | 26.13 | 27 2 | 27.10 | 50 |
| 32.5 | 31.5 | 30.1 | 29.4 | 28.8 | 28 0 | 27.12 | 27.10 | 27.15 | 28.8 | 51 |
| 33.11 | 32 5 | 31.5 | 30.2 | 29.7 | 28.15 | 28.11 | 28.11 | 28.12 | 29 5 | 52 |
| 34.13 | 33.11 | 32.10 | 31 8 | 30 5 | 29.14 | 29.11 | 29.12 | 29 15 | 30 3 | 53 |
| 36.0 | 34.15 | 33.14 | 32 13 | 31.13 | 30 13 | 30.10 | 30.13 | 31.2 | 31.9 | 54 |
| 37.15 | 36.2 | 35.2 | 34.3 | 33.4 | 32.5 | 31.10 | 31 13 | 32.5 | 32.14 | 55 |
| 39.14 | 38.2 | 36.7 | 35.9 | 34.11 | 33.14 | 33.4 | 32.15 | 33.8 | 34.3 | 56 |
| 41.14 | 40.2 | 38.7 | 36.14 | 36.3 | 35.7 | 34.14 | 34.9 | 34.11 | 35.9 | 57 |
| 43.13 | 42.2 | 40.6 | 38.14 | 37.10 | 37.0 | 36 8 | 36.4 | 36.6 | 36.14 | 58 |
| 45.12 | 44 2 | 42.6 | 40 14 | 39.9 | 38 9 | 38.2 | 37.14 | 38.1 | 38.10 | 59 |
| 48.4 | 46.2 | 44.6 | 42.13 | 41.5 | 40.8 | 39.12 | 39.9 | 39.13 | 40.7 | 60 |
| 50.11 | 48.9 | 46.6 | 44.13 | 43.8 | 42.7 | 41.12 | 41.4 | 41.8 | 42.3 | 61 |
| 53.3 | 51.2 | 48.14 | 46.12 | 45.7 | 44.7 | 43.11 | 43.5 | 43.3 | 43.15 | 62 |
| 55.11 | 53.9 | 51.7 | 49.5 | 47.6 | 46.5 | 45.11 | 45 6 | 45.6 | 45.11 | 63 |
| 58.3 | 56.1 | 53.15 | 51.14 | 49.15 | 48.5 | 47.11 | 47.7 | 47.9 | 48.0 | 64 |
| 61.7 | 58.9 | 56.8 | 54.7 | 52.8 | 50.14 | 49.11 | 49.9 | 49.12 | 50.4 | 65 |
| 64.12 | 61.13 | 59.0 | 57.0 | 55.1 | 53.7 | 52 4 | 51.10 | 51.14 | 52.9 | 66 |
| 68.1 | 65.2 | 62.6 | 59.9 | 57 10 | 56.1 | 54.14 | 54.8 | 54.1 | 54.13 | 67 |
| 71 6 | 68.6 | 65.12 | 63.0 | 60.3 | 58.10 | 57.7 | 57.6 | 57.5 | 57.2 | 68 |
| 74.11 | 71.11 | 69.2 | 66.8 | 63.14 | 61.3 | 60.1 | 60.5 | 60.9 | 60.12 | 69 |
| ... | 74.15 | 72.8 | 70.0 | 67.9 | 65.2 | 62.10 | 63.3 | 63.12 | 64.5 | 70 |

Age of the Father.

**Table C—continued.**

*able of Monthly Premiums in Rupees and Annas payable during the Joint Life of Father and Daughter, or until the Daughter's Marriage, which will provide, at the death of the Parent, a pension to the Child of 80 Rupees per month, ceasing with her Life or on her Marriage.*

Age of the Father.

| Age of the Father. | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
|---|---|---|---|---|---|---|---|---|
| 20 | ... | ... | ... | ... | ... | ... | ... | ... |
| 21 | ... | ... | ... | ... | ... | ... | ... | ... |
| 22 | ... | ... | ... | ... | ... | ... | ... | ... |
| 23 | ... | ... | ... | ... | ... | ... | ... | ... |
| 24 | ... | ... | ... | ... | ... | ... | ... | ... |
| 25 | ... | ... | ... | .. | ... | ... | ... | ... |
| 26 | ... | ... | .. | ... | ... | ... | ... | ... |
| 27 | ... | ... | ... | ... | ... | ... | ... | ... |
| 28 | ... | ... | ... | ... | ... | ... | ... | ... |
| 29 | ... | ... | ... | ... | ... | ... | ... | ... |
| 30 | ... | ... | ... | ... | ... | ... | ... | ... |
| 31 | ... | ... | ... | ... | ... | .. | ... | ... |
| 32 | ... | ... | ... | ... | .. | ... | ... | ... |
| 33 | ... | ... | ... | ... | ... | ... | .. | ... |
| 34 | ... | ... | ... | ... | ... | ... | ... | ... |
| 35 | ... | ... | ... | ... | ... | ... | ... | ... |
| 36 | ... | ... | ... | ... | ... | ... | ... | .. |
| 37 | ... | ... | ... | ... | ... | ... | ... | ... |
| 38 | ... | ... | ... | ... | ... | ... | . . | ... |
| 39 | 20.13 | ... | ... | ... | ... | ... | ... | ... |
| 40 | 21.8 | 22.6 | ... | ... | ... | ... | ... | ... |
| 41 | 22.2 | 23.1 | 24.3 | ... | ... | ... | ... | ... |
| 42 | 22.13 | 23.11 | 24.13 | 26.3 | . . | ... | ... | ... |
| 43 | 23.7 | 24.5 | 25.8 | 26.13 | 28 5 | ... | ... | ... |
| 44 | 24.2 | 24 15 | 26 2 | 27.9 | 29.1 | 30.9 | ... | ... |
| 45 | 24 12 | 25.9 | 26.12 | 28 3 | 29.13 | 31.7 | 32.14 | ... |
| 46 | 25 7 | 26.5 | 27 6 | 28.15 | 30 10 | 32.5 | 33 14 | 35 4 |
| 47 | 26.2 | 27 1 | 28 4 | 29 9 | 31 6 | 33 4 | 34 15 | 36 7 |
| 48 | 26 12 | 27.13 | 29 2 | 30.9 | 32 3 | 34 2 | 35.15 | 37.10 |
| 49 | 27 7 | 28.9 | 29.15 | 31.8 | 33.3 | 35.0 | 37.0 | 38.13 |
| 50 | 28.6 | 29.6 | 30.13 | 32.7 | 34.4 | 36.3 | 38 0 | 39.15 |
| 51 | 29.5 | 30.6 | 31.10 | 33.6 | 35.5 | 37 6 | 39.6 | 41.2 |
| 52 | 30.4 | 31.7 | 32 13 | 34.5 | 36.6 | 38.9 | 40 12 | 42.11 |
| 53 | 31.3 | 32 8 | 34 0 | 35.12 | 37.7 | 39.12 | 42.1 | 44 4 |
| 54 | 32 2 | 33.8 | 35.4 | 37.2 | 39.2 | 40.15 | 43.7 | 45 12 |
| 55 | 33 10 | 34 9 | 36 7 | 38.8 | 40.12 | 42.14 | 44.12 | 47.5 |
| 56 | 35 2 | 36 3 | 37.10 | 39.15 | 42 6 | 44.13 | 46.15 | 48 14 |
| 57 | 36.10 | 37.13 | 39.6 | 41.5 | 44.1 | 46 12 | 49.2 | 51.5 |
| 58 | 38.2 | 39.8 | 41 3 | 43.4 | 45.11 | 48 11 | 51.5 | 53.11 |
| 59 | 39.10 | 41 2 | 42.15 | 45.3 | 47.13 | 50 9 | 53.8 | 56 2 |
| 60 | 41.7 | 42.13 | 44.12 | 47 2 | 49.14 | 52.14 | 55 11 | 58 8 |
| 61 | 43.5 | 44 12 | 46.8 | 49 0 | 52.0 | 55.3 | 58.4 | 60.15 |
| 62 | 45.2 | 46.12 | 48 11 | 50.15 | 54.1 | 57.8 | 60.13 | 63.13 |
| 63 | 47 0 | 48.12 | 50 14 | 53.6 | 56.3 | 59 13 | 63.7 | 66.12 |
| 64 | 48.13 | 50.11 | 53.1 | 55.13 | 58.14 | 6[illegible].2 | 66.0 | 69 10 |
| 65 | 51.4 | 52 11 | 55.4 | 58 3 | 61.9 | 65.2 | 68.9 | 72.8 |
| 66 | 53.10 | 55.4 | 57.7 | 60 10 | 64 4 | 68.2 | 71.14 | 75.7 |
| 67 | 56 1 | 57.13 | 60.7 | 63.0 | 66.15 | 71.2 | 75 4 | 78 15 |
| 68 | 58 8 | 60.6 | 63 7 | 66.8 | 69 10 | 74.2 | 78 9 | 82.8 |
| 69 | 60 14 | 62.15 | 66.7 | 69 15 | 73 8 | 77.2 | 81.14 | 86.1 |
| 70 | 64.14 | 65.8 | 69.7 | 73.6 | 77.5 | 81.4 | 85 3 | 89.9 |

**Daughter—continued.**

| 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | Age of the Father. |
|---|---|---|---|---|---|---|---|---|---|
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 20 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 21 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 22 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 23 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 24 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 25 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 26 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 27 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 28 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 29 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 30 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 31 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 32 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 33 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 34 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 35 |
| ... | ... | ... | | ... | ... | ... | ... | ... | 36 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 37 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 38 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 39 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 40 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 41 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 42 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 43 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 44 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 45 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | 46 |
| 37.13 | ... | ... | ... | ... | ... | ... | ... | ... | 47 |
| 39 2 | 40.7 | . | ... | ... | ... | ... | ... | ... | 48 |
| 40 7 | 41 14 | 43 1 | ... | ... | ... | ... | ... | ... | 49 |
| 41 12 | 43 5 | 44 10 | 45.12 | ... | ... | ... | ... | ... | 50 |
| 43 0 | 44 12 | 46.2 | 47 8 | 48·5 | ... | ... | ... | ... | 51 |
| 44 5 | 46 3 | 47 10 | 49 5 | 50 5 | 50.12 | ... | ... | ... | 52 |
| 46.2 | 47 11 | 49.3 | 51.2 | 52 5 | 53 0 | 53 2 | .. | ... | 53 |
| 47.15 | 49 12 | 50 11 | 52.14 | 54.5 | 55 4 | 55 5 | 55.6 | ... | 54 |
| 49 12 | 51 13 | 53 2 | 54 11 | 56.5 | 57.7 | 57.8 | 57.9 | 57.10 | 55 |
| 51.8 | 53 14 | 55 9 | 57 4 | 58 5 | 59 12 | 60 0 | 60.5 | 60.9 | 56 |
| 53.5 | 55.15 | 58.0 | 59 13 | 61.1 | 62.0 | 62 8 | 63.0 | 63.8 | 57 |
| 56 0 | 58 0 | 60.7 | 62 7 | 63.13 | 64 15 | 65.11 | 66.1 | 66.7 | 58 |
| 58 10 | 60 15 | 62.14 | 65 0 | 66.10 | 67 13 | 68.11 | 69.3 | 69.7 | 59 |
| 61 4 | 63 13 | 66 0 | 67.9 | 69.6 | 70 12 | 71.12 | 72.2 | 72.6 | 60 |
| 63 15 | 66.11 | 69.3 | 71.2 | 72 2 | 73 11 | 74.12 | 75.3 | 75.10 | 61 |
| 66.9 | 69.10 | 72.6 | 74.10 | 76.1 | 76 9 | 77.13 | 78.6 | 78.15 | 62 |
| 69.13 | 72.8 | 75.9 | 78.2 | 79 15 | 80.6 | 80.14 | 81.9 | 82.3 | 63 |
| 73 1 | 76.2 | 78.12 | 81.10 | 83 13 | 84.3 | 84.9 | 84.15 | 85.8 | 64 |
| 76 5 | 79 12 | 82.12 | 85.2 | 87 12 | 88 0 | 88.4 | 88.8 | 88. 2 | 65 |
| 79 8 | 83 5 | 86 11 | 89·8 | 91 10 | 92.4 | 92.14 | 93.9 | 94.3 | 66 |
| 82 12 | 86 15 | 90 11 | 93.14 | 95 15 | 98 0 | 98.9 | 99.1 | 99.9 | 67 |
| 86 8 | 90.9 | 94 11 | 98 4 | 100.3 | 102 3 | 104.3 | 104.10 | 105.0 | 68 |
| 90 3 | 94.7 | 98.11 | 102 11 | 104 8 | 106 6 | 108.4 | 110.3 | 110.6 | 69 |
| 93.15 | 98 5 | 102.11 | 107 1 | 108.13 | 110.9 | 112.5 | 114.1 | 115.13 | 70 |